

Historic, archived document

Do not assume content reflects current
scientific knowledge, policies, or practices.

HOW FAMILIES USE THEIR INCOMES



U. S. DEPARTMENT OF AGRICULTURE

Miscellaneous Publication No. 653

Foreword

This publication brings together descriptive material on the economic position of families in this country, to show how families spend their incomes for food, housing, clothing, medical care, and other needs and wants.

It shows some of the changes that have taken place in family spending in the past decade. It deals also with the circumstances that make important differences in family spending patterns.

In preparing this material, the needs of teachers, students, social workers, and group leaders have been kept in mind. The information included is believed to be the most useful of its kind for those who help families to make satisfactory adjustments to changing circumstances. It is not intended to show families how to plan their own spending—except as a knowledge of other families' situations may help them in making their plans.

The material presented has the additional value of showing in broad terms potential markets for goods among different population groups, and some of the factors that affect spending of those groups. Charts are grouped by subject, and the basic data are given in tables 1 to 36.

The Family Economics Division and the Information Division of the Bureau of Human Nutrition and Home Economics prepared this report, which summarizes the work of the Bureau in this field and includes also data from other sources bearing on family economics.

HAZEL K. STIEBELING, *Chief.*

Contents

Recent trends in income and spending:	Page
Trends in spending by all consumers in the United States.....	1
Income after taxes.....	1
Price increases and family income.....	1
City incomes.....	2
Farm incomes.....	2
Spending of city families, 1941 and 1944.....	3
Patterns of spending and saving.....	10
Spending and saving, by income level.....	10
Spending patterns and the family life cycle.....	11
Farm and city families compared.....	11
Regional patterns of spending and saving.....	12
Food:	
Supplies of nutrients.....	20
Adequacy of family diets.....	21
Cost of food.....	22
Help from farm and garden.....	22
Programs for improving nutrition.....	22
Clothing:	
Trends in clothing consumption.....	28
Factors affecting clothing expenditures.....	28
Housing:	
City and farm homes.....	37
Electricity on farms.....	37
City rents.....	38
Furnishings and equipment.....	38
A problem to solve.....	38
Medical care:	
Trends in spending.....	42
Medical care for farm families.....	42
Distribution of medical expenditures.....	43
United States families:	
Number of families, city and farm.....	49
Composition of families.....	49
Tables.....	53

Illustrations

Recent trends in income and spending:

	Page
1. Change in spending per person * * * and consumer price index * * * 1936-46.....	4
2. Net income per person, 1940-46.....	5
3. Index of consumers' prices * * * large cities, June 1939—Sept. 1947.....	6
4. Distribution of urban and farm families * * * by money income, 1945.....	7
5. Composition of farm family income at different money income levels, 1941.....	8
6. Average expenditures of city families, 1941 and 1944.....	9

Patterns of spending and saving:

7. Spending and saving at different income levels * * * 1941...	13
8. Use of family-living dollar, families without children, by age of wife * * * 1935-36.....	14
9. Use of family-living dollar, families with children under 16, by number of children * * * 1935-36.....	15
10. Median incomes of city families at different stages in the family life cycle, 1944.....	16
11. Dollar value of goods and services consumed, and savings, farm and city families, 1941.....	17
12. Spending for family living by farm families in North Central and Southern regions, 1945.....	18
13. Farm family spending and income, in regions of high, moderate, and low incomes, 1945.....	19

Food:

14. Minerals and vitamins available for consumption per capita per day, 1909-47.....	23
15. Quantities of selected foods consumed per person per year in the United States, 1909-47.....	24
16. Grade of diet and money value of food, purchased and home-produced * * * 1936.....	25
17. Value of purchased and home-produced food, by family size and income class, farm families, 1941.....	26
18. Home gardening and preservation of fruits and vegetables, 1945..	27

Clothing:

19. Clothing spending per person * * * 1936-46.....	30
20. Quantities of clothing purchased per urban woman * * * 1944 compared with 1941.....	31
21. Clothing expenditures of farm husbands and wives, by income, 1935-36.....	32
22. Clothing expenditures of husbands and wives, by place of residence, 1935-36.....	33
23. Clothing expenditures of husbands, by age * * * 1935-36....	34
24. Clothing expenditures of wives, by age * * * 1935-36.....	35
25. Clothing expenditures of husbands and wives, classified by number of children in family, 1935-36.....	36

Housing:	Page
26. Farm dwellings with electricity and running water, by region, 1920-45, and by tenure, 1930-45.....	39
27. Urban dwelling units occupied by owners and tenants, and distribution of urban tenant-occupied dwellings by monthly rent, 1940 and 1945.....	40
28. House furnishings and equipment spending per person * * * 1936-46.....	41
Medical care:	
29. Medical-care spending per person * * * 1936-46.....	44
30. Medical-care expenditures, farm families * * * 1945.....	45
31. Doctors and dentists per 100,000 persons, 1942, by percentage of county population on farms.....	46
32. Proportion of births in hospitals * * * by region, 1941-45...	47
33. Spending and saving of families, grouped by expenditures for medical care * * * 1941.....	48
United States families:	
34. Number of families in United States, farm, rural nonfarm, and urban, 1910-47.....	50
35. Percentage of farm operators reporting 100 or more days worked off farm, 1929-44.....	51
36. Families by number of children under 18: Urban, rural nonfarm, and farm families * * * 1940.....	52

Tables

Recent trends in income and spending:	
1. Change in spending per person * * * and consumer price index * * * 1936-46.....	53
2. Net income per person * * * 1940-46.....	53
3. Index of consumers' prices * * * large cities, June 1939-September 1947.....	53
4. Distribution of urban and farm families * * * by money income, 1945.....	54
5. Composition of farm family income at different money income levels, 1941.....	54
6. Average expenditures of city families, 1941 and 1944.....	54
Patterns of spending and saving:	
7. Spending and saving at different income levels * * * 1941...	55
8. Use of family-living dollar, families without children, by age of wife * * * 1935-36.....	55
9. Use of family-living dollar, families with children under 16, by number of children * * * 1935-36.....	55
10. Dollar value of goods and services consumed, and savings, farm and city families, 1941.....	55
11. Spending for family living by farm families in North Central and Southern regions, 1945.....	56
12. Farm family spending and income, in regions of high, moderate, and low incomes, 1945.....	56
13. Median incomes of city families at different stages in the family life cycle, 1944.....	56

	Page
Food:	
14. Minerals and vitamins available for consumption per capita per day, 1909-47.....	57
15. Value of purchased and home-produced food, by family size and income class, farm families, 1941.....	57
16. Quantities of selected foods consumed per person per year in the United States, 1909-47.....	58
17. Grade of diet and money value of food, purchased and home-produced * * * 1936.....	58
18. Home gardening and preservation of fruits and vegetables, 1945..	58
Clothing:	
19. Clothing expenditures of farm husbands and wives, by income, 1935-36.....	59
20. Quantities of clothing purchased per urban woman * * * 1944 compared with 1941 * * *.....	59
21. Clothing spending per person * * * 1936-46.....	59
22. Clothing expenditures of husbands and wives, classified by number of children in family, 1935-36.....	59
23. Clothing expenditures of husbands and wives, by place of residence, 1935-36.....	60
24. Clothing expenditures of wives, by age * * * 1935-36.....	60
25. Clothing expenditures of husbands, by age * * * 1935-36...	60
Housing:	
26. Farm dwellings with electricity and running water, by region, 1920-45, and by tenure, 1930-45.....	61
27. Urban dwelling units occupied by owners and tenants, and distribution of urban tenant-occupied dwellings, by monthly rent, 1940 and 1945.....	61
28. House furnishings and equipment spending per person * * * 1936-46.....	62
Medical care:	
29. Medical-care spending per person * * * 1936-46.....	62
30. Spending and saving of families grouped by expenditures for medical care * * * 1941.....	62
31. Medical-care expenditures, farm families * * * 1945.....	63
32. Doctors and dentists per 100,000 persons, 1942, by percentage of county population on farms.....	63
33. Proportion of births in hospitals * * * by region, 1941-45...	63
United States families:	
34. Number of families in United States, farm, rural nonfarm, and urban, 1910-47.....	64
35. Percentage of farm operators reporting 100 or more days worked off farm, 1929-44.....	64
36. Families, by number of children under 18: Urban, rural nonfarm, and farm families * * * 1940.....	64

Recent trends in income and spending

Trends in spending by all consumers in the United States

The general trend of consumer expenditures from 1936 to 1946 was upward, especially after 1940. Spending went up faster than prices, which suggests that consumers in general raised their levels of consumption. Figure 1 gives the over-all picture, showing changes in spending per person and in consumer prices for city families.

Incomes increased, too. Average income per person in 1946 was about double the 1935-39 average for persons not on farms. For persons living on farms, the 1946 average net income was more than three times the 1935-39 average (fig. 2). Farm income has increased more in recent years, compared with what it was in 1935-39, than has income of persons not on farms. Still, in actual dollars, per capita income averages considerably less for persons on farms than for the rest of the population.

Income after taxes

Income taxes have taken some of the additional income since 1938, for the population as a whole. The increase in the remaining, or disposable, income, however, is substantial. By 1946, per capita income had advanced 239 percent from the low point of 1938. Disposable per capita income (after Federal income taxes) had advanced 223 percent over the same period.

In 1938 a four-person family paid a Federal income tax only if earnings were more than \$3,500. In 1946, a four-person family paid income taxes beginning at \$2,225. During the war years, many families paid Federal income taxes for the first time because of lower levels at which taxes were collected and the upward shift in incomes.

Price increases and family income

Price increases differ from one type of consumer goods to another and have not affected all families equally. Food went up more than other things

(fig. 3). Large families, usually spending a larger share of their incomes for food than most families, have been especially pressed by rising food prices. For low-income families, also, food is a larger share of the family budget. City rents, in contrast with food, showed little increase over the war period. However, price changes that affect home owners are not included in the Consumer Price Index.

Income increases, too, have not affected all families equally. Incomes are higher than before the war, but wide differences in the amounts families receive still exist.

City incomes

In 1945 nearly half (49 percent) of the city families of two or more persons reported incomes between \$1,500 and \$3,500 (fig. 4). Thirteen percent were below \$1,500; the remaining 38 percent had incomes above \$3,500. The median 1945 income for city families of two or more persons was about \$3,000.

Many in the low-income group were small families, less pressed by rising prices than the average city family. For example, 6 out of 10 city families with incomes below \$1,500 had only two members; above the \$1,500 level only 3 out of 10 were two-person families.

Farm incomes

The median money income for farm families of two or more persons was close to \$1,400. In 1945 two out of three farm families had net money incomes below \$2,000; two in five were below \$1,000. For farmers 1945 was a year of high income. Still, looking at families across the country, the bulk of farm families are found in the lower income group.

When city-farm comparisons of income are made, it should be borne in mind that the farm family has resources for family living in addition to money income. Farm families on rented farms seldom pay separate rent for their dwellings, and many of the housing expenses of owners were deducted in estimating the incomes shown in figure 4. Net money incomes do not have to cover the same housing costs as do city families' incomes.

The food and fuel supplied by the farm also reduce pressure on money income for farm families. These things are especially important to farm families in the lowest money income brackets. A recent study showed families with low money incomes getting a large share of their living from farm-furnished food, housing, and other goods (fig. 5).

Spending of city families, 1941 and 1944

Major changes from 1941 to 1944 in the spending and saving of city families can be seen by comparing median-income families at the two periods.

Incomes were higher in the later year—the median income for city families of two or more was about \$2,100 in 1941 and \$3,000 in 1944. In the later year, prices were higher too, and some prices, such as food and clothing, were up much more than others. In addition, certain goods were scarce, notably automobiles and household equipment.

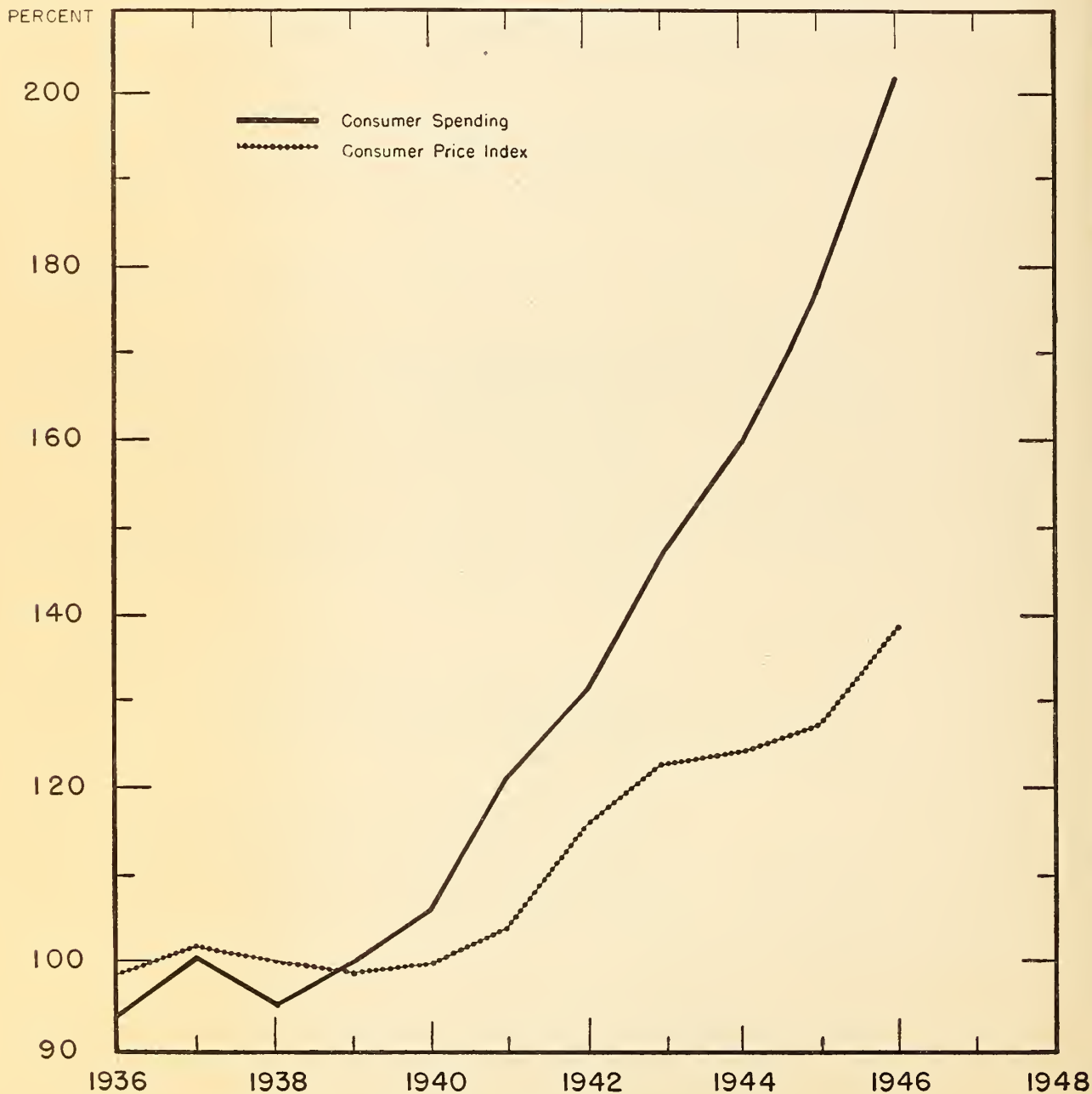
In summary, here are the changes in spending of city families as shown in figure 6:

- Food and clothing expenditures went up considerably from 1941 to 1944. But with the higher incomes of the later year, the share of income spent for food by the median-income family changed little. Food, for example, took 30 percent of income in 1941 for city families of two or more, and 32 percent in 1944.
- Expenditures for housing, fuel, light, and refrigeration changed little during the 3 years. Accordingly, they took a smaller share of the higher 1944 incomes.
- Much less was spent on automobiles in 1944 than in 1941; somewhat less was spent on furnishings and equipment. These goods were scarce and took a smaller proportion of the total spending of 1944.
- With the higher incomes of 1944 and restricted spending for certain goods, a larger share of income was saved than in 1941. In 1944 the average purchase of war bonds at the median-income point was \$255. Total net savings were \$308, as compared with \$27 in 1941.

The way in which city families distributed their spending in 1944 was remarkably like that of 1941, considering how great were the changes in income, consumer prices, and market supplies. Since 1944 represents war-time conditions, information on spending patterns in 1941 probably provides the better general picture, useful in years when household equipment and automobiles are again available.

CHANGE IN SPENDING PER PERSON BY ALL CONSUMERS IN UNITED STATES, AND CONSUMER PRICE INDEX FOR MODERATE-INCOME FAMILIES IN LARGE CITIES, 1936-46

(1937-40 = 100)

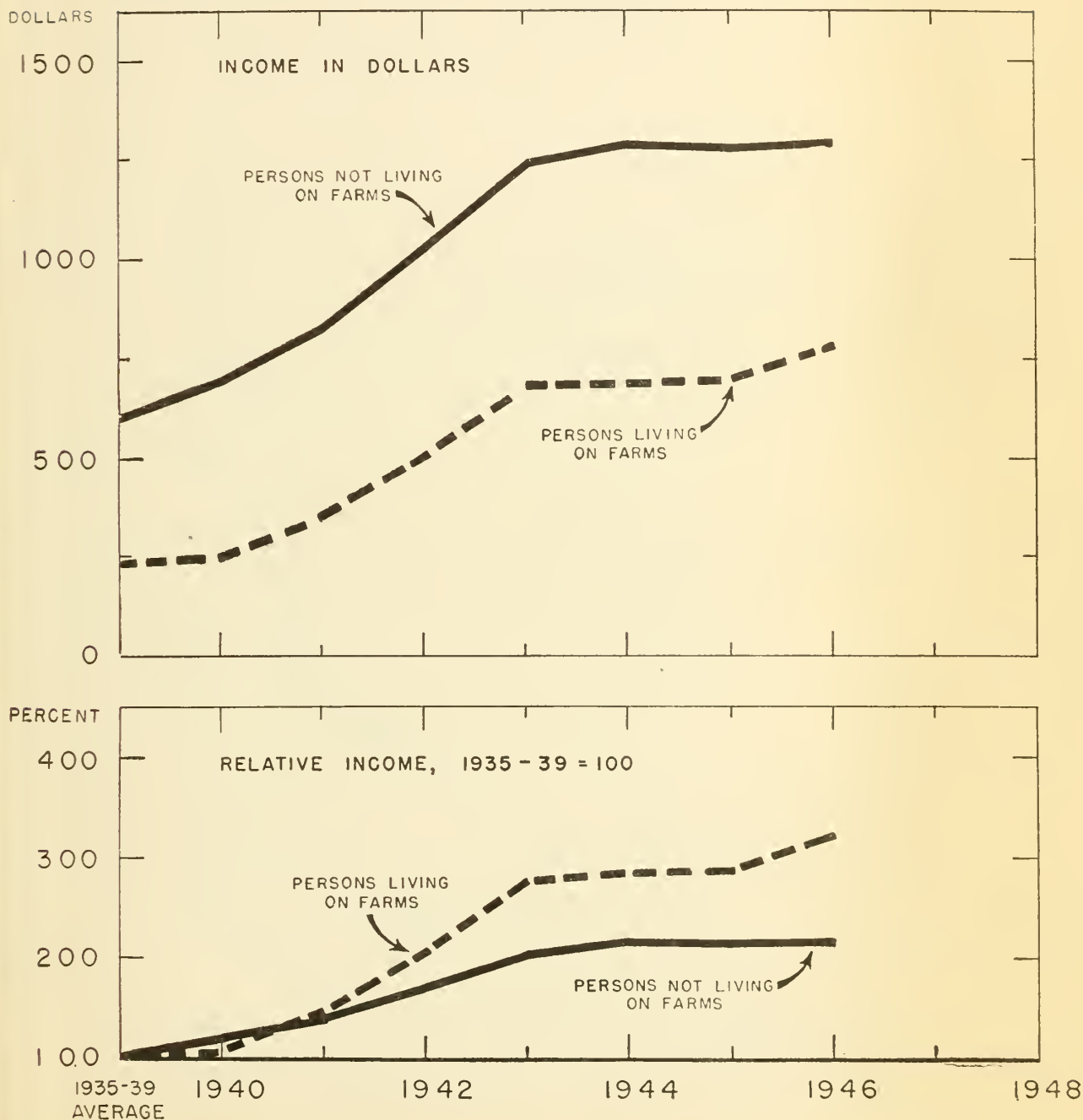


SOURCE: Derived from data of U. S. Department of Commerce and U. S. Bureau of Labor Statistics.

FIGURE 1.

NET INCOME PER PERSON, 1940-46

PERSONS LIVING ON FARMS AND THOSE NOT LIVING ON FARMS

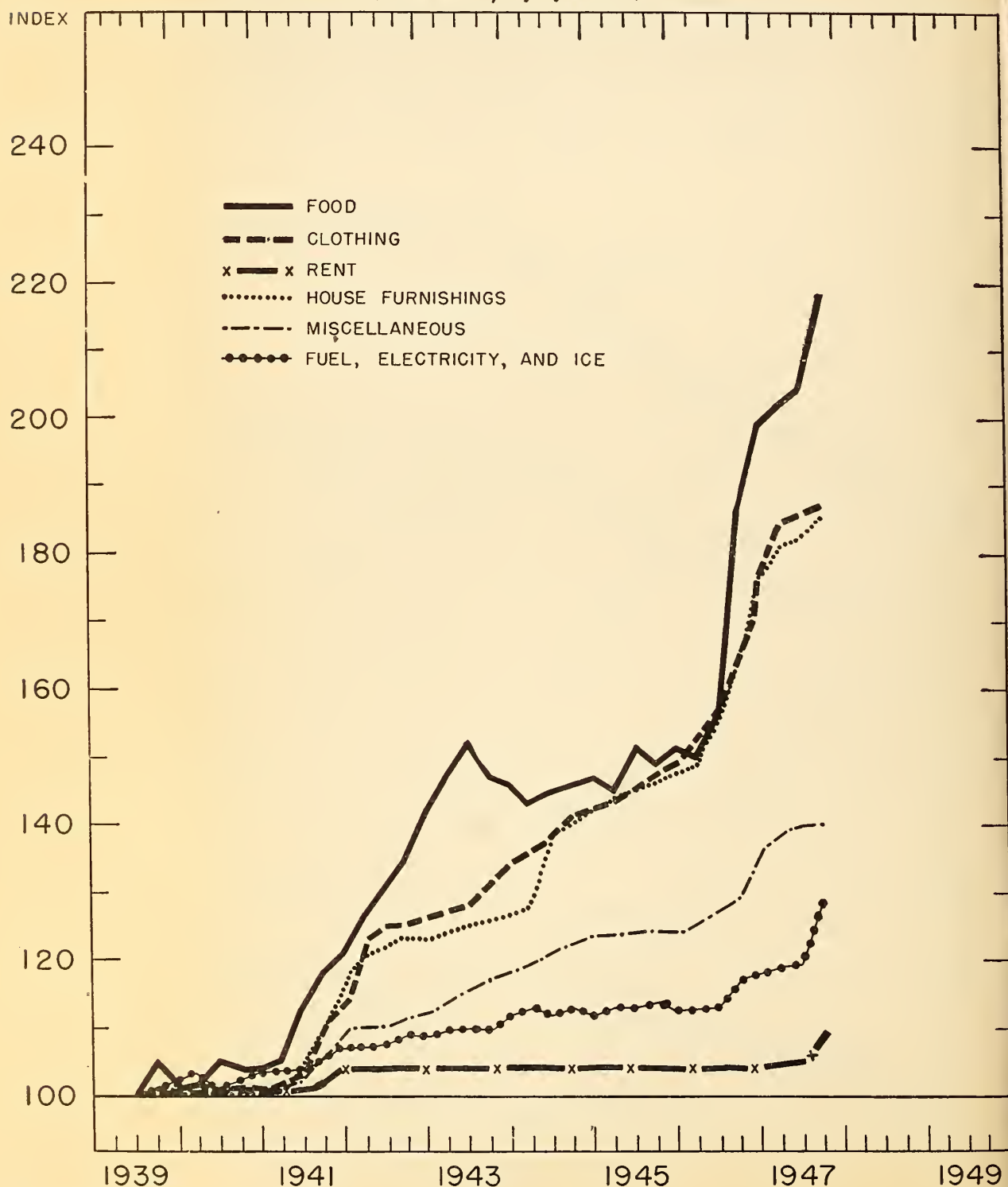


SOURCE: U. S. Bureau of Agricultural Economics.

FIGURE 2.

INDEX OF CONSUMERS' PRICES FOR MODERATE-INCOME FAMILIES IN LARGE CITIES, JUNE 1939--SEPT. 1947

(JUNE 15, 1939=100)



SOURCE: U. S. Bureau of Labor Statistics.

FIGURE 3.

DISTRIBUTION OF URBAN AND FARM FAMILIES OF TWO OR MORE PERSONS, BY MONEY INCOME, 1945

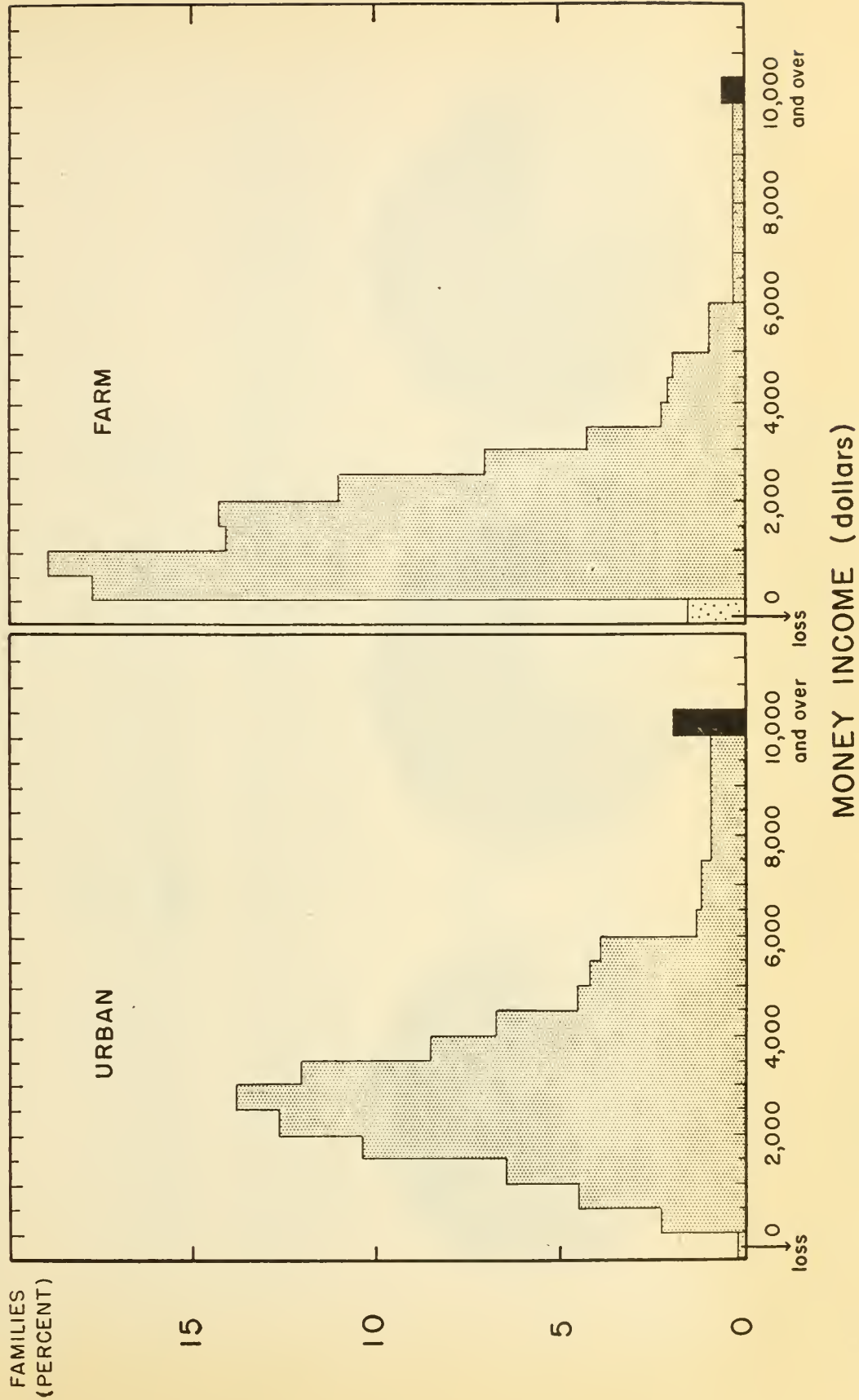
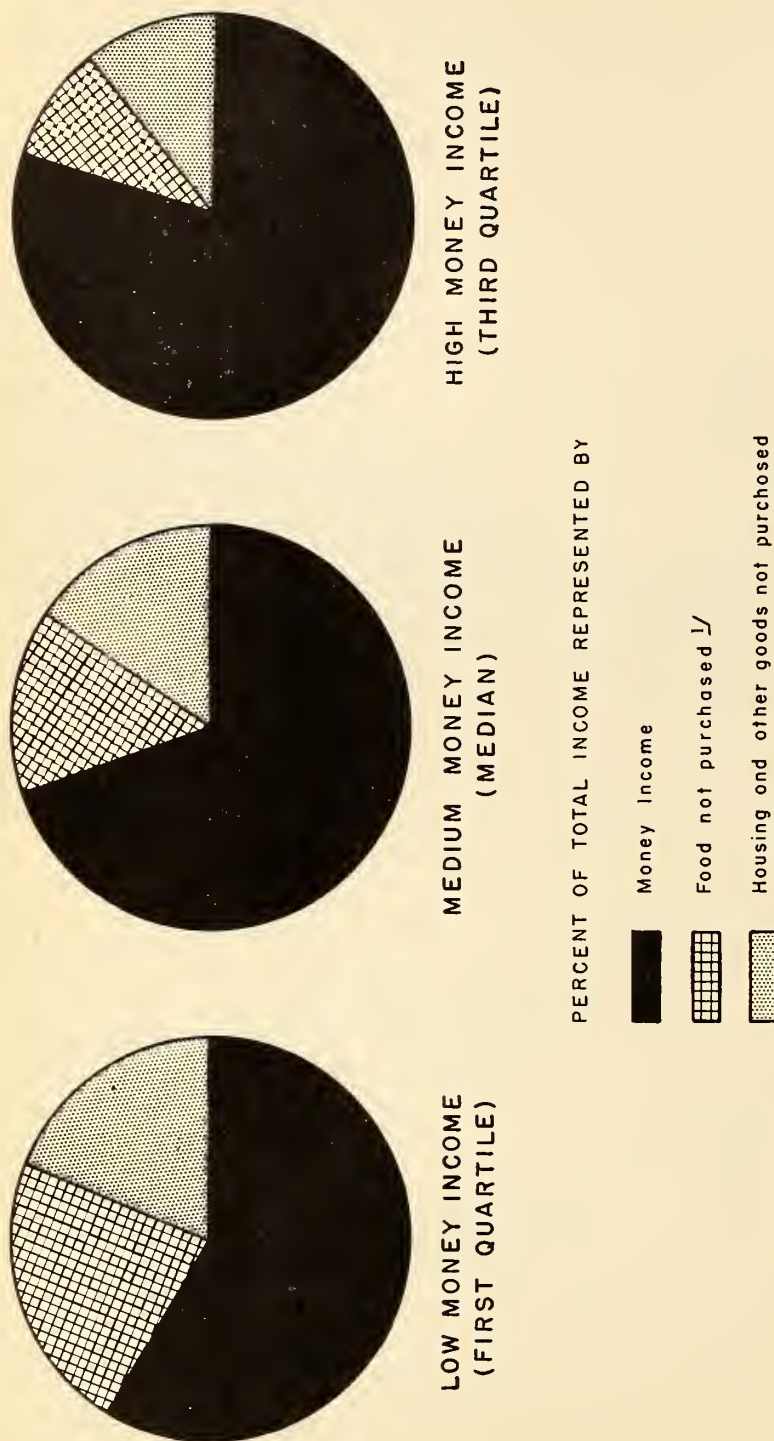


FIGURE 4.

Source: U. S. Bureau of the Census.

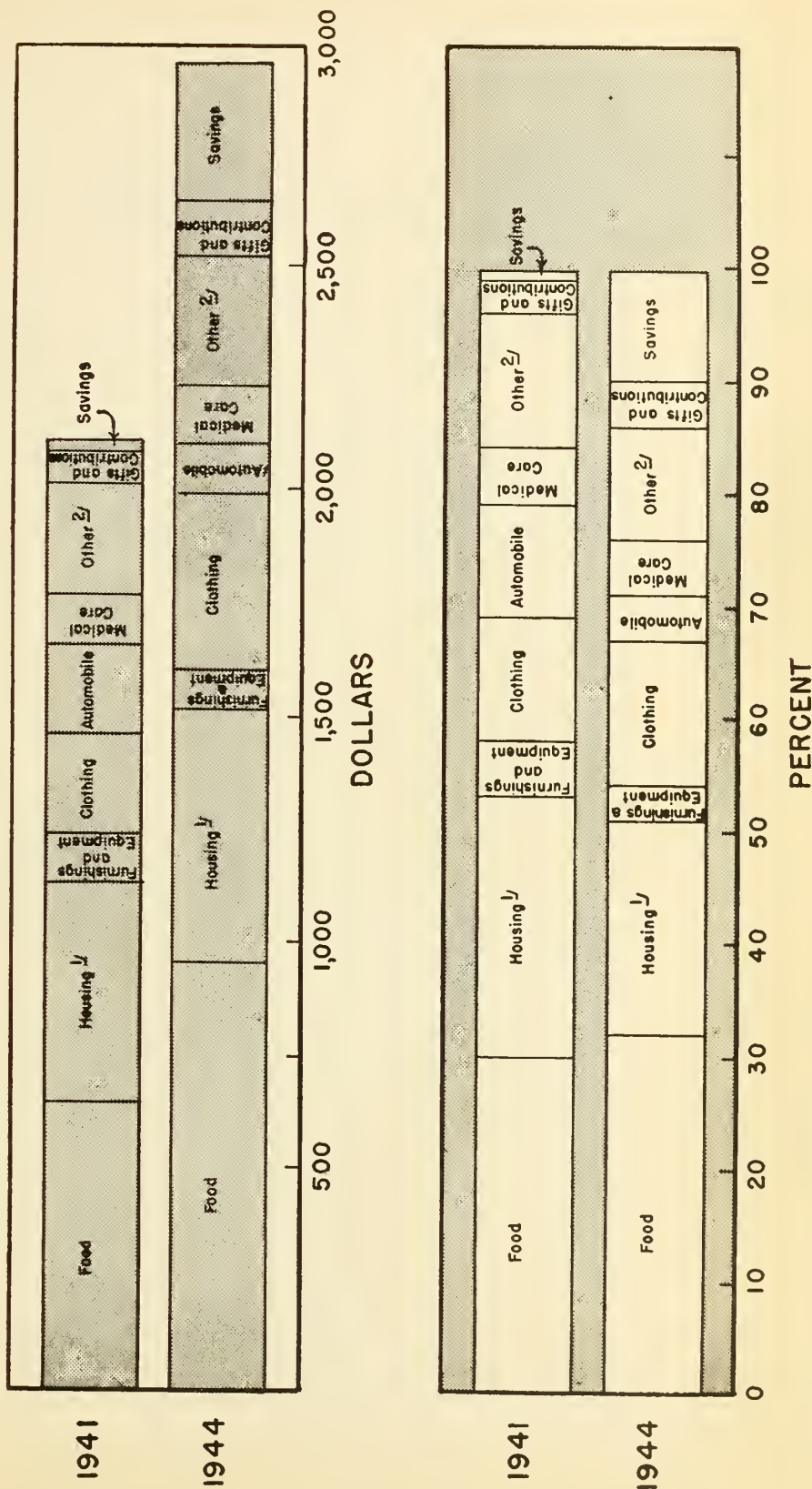
COMPOSITION OF FARM FAMILY INCOME AT DIFFERENT MONEY INCOME LEVELS, 1941



¹ Valued at farm sale price.

FIGURE 5.

AVERAGE EXPENDITURES OF CITY FAMILIES, 1941 AND 1944 FAMILIES OF TWO OR MORE PERSONS WITH INCOMES (AFTER TAXES) AT THE MEDIAN IN 1941 AND 1944



¹ Includes housing, fuel, light, refrigeration, and household operation.
² Includes transportation other than automobile, personal care, recreation, tobacco, reading, formal education, and other.
 SOURCE: Derived from data of U. S. Bureau of Labor Statistics.

FIGURE 6.

Patterns of spending and saving

Over a period of years, the number of dollars that families spend for living may change a great deal. Nevertheless, at any one time the general patterns of family spending remain much the same. These patterns depend on such matters as income; family size and age, i. e., the stage of the family life cycle; whether families live on farms or in cities; and the region in which they live.

Spending and saving, by income level

When families are sorted by the amount of their income, certain points in the patterns of spending stand out (fig. 7).

- At the lowest economic level most families cannot cover their expenditures with the year's income. Many go into debt or draw on past savings. At high income levels not all is needed to cover expenses of living, and an increasing share goes to savings or to getting ahead financially as by paying off debts.
- At all income levels a large share of the total goes for food and housing, including the heat, light, and furnishings for the home, rent, and such expenses of home owners as taxes, repairs, and interest on the mortgage.
- The dollars spent for food increase with income, but the share decreases from about 40 percent at the lowest levels to about 25 percent in the upper income groups.
- The amounts spent for clothing, medical care, and the group of expenditures that includes personal care, recreation, and education, are larger at each successive income level. Each takes an almost constant share of income throughout the range of incomes. The share spent for automobile and other transportation and for gifts and taxes, on the other hand, increases slightly at the higher income levels.

Spending patterns and the family life cycle

Spending patterns differ with age and size of family. Parents and children tend to apportion their expenditures differently as they grow older. Growing families also have more members to care for than young couples or older parents whose children have left home. Figures 8 and 9 show patterns of living for different kinds of families, at the same general income level. Although data given are for 1935–36, much the same differences probably exist now.

Young couples have relatively high expenditures for automobiles, clothing, furnishings, and equipment, and such things as personal care and recreation. On the other hand, for couples in which the wife is 60 or older, expenditures for food, housing, and household operation tend to be higher. Houses of older families often are larger, and require more heat and light. Houses occupied by older couples are more often owned, and generally more valuable than those occupied by young couples.

The number of children also affects family spending patterns (fig. 9). Given the same income, the larger families spend more for food and make up the difference by spending less for furnishings and equipment, the automobile, and medical care. Families with one, two, and three children averaged about the same spending for clothing—each person got a good deal less in the larger families.

Age and size of family make a difference in the amount of savings. Older couples tend to make some savings at a lower income than do other families. Families with children 16 years or older are less likely to save than are families of the same size and income whose children are younger.

Saving and spending patterns for different kinds of families are shown in figures 8 and 9 by comparing families of the same economic level. Incomes tend to change as families progress through the different stages of the life cycle, first increasing, then dropping somewhat (fig. 10).

Farm and city families compared

Median net money income of farm families was about \$830 in 1941; of city families \$2,100 (fig. 11). Farm families at the median income point had, in addition, farm-furnished goods valued at an average of \$363, a large share of it food and housing. For city families average value of goods not purchased was \$147, most of it the use-value of owned homes.

In spite of the lower incomes of the farm families, the amount saved or used for paying off mortgages or otherwise getting ahead was about the same as for the city families. This tendency is related to the fact that most farmers are in business for themselves, and many want to buy their farms or increase their capital, whereas 9 out of 10 city earners work for wages or salaries.

With income so much less, the median-income farm family naturally spent less for each group of consumer goods than the median-income city family. Farm-furnished food and other things make up for some, but not all, of this difference. Even if the food farm families raised is valued at what it would have cost if bought, the total value of goods received by the median-income family was less in 1941 on the farm than in cities.

Farm families probably have some further advantage in the lower prices in farm communities for some of the goods they buy, such as food. Other things, such as medical care or education for their children, may cost farm families more.

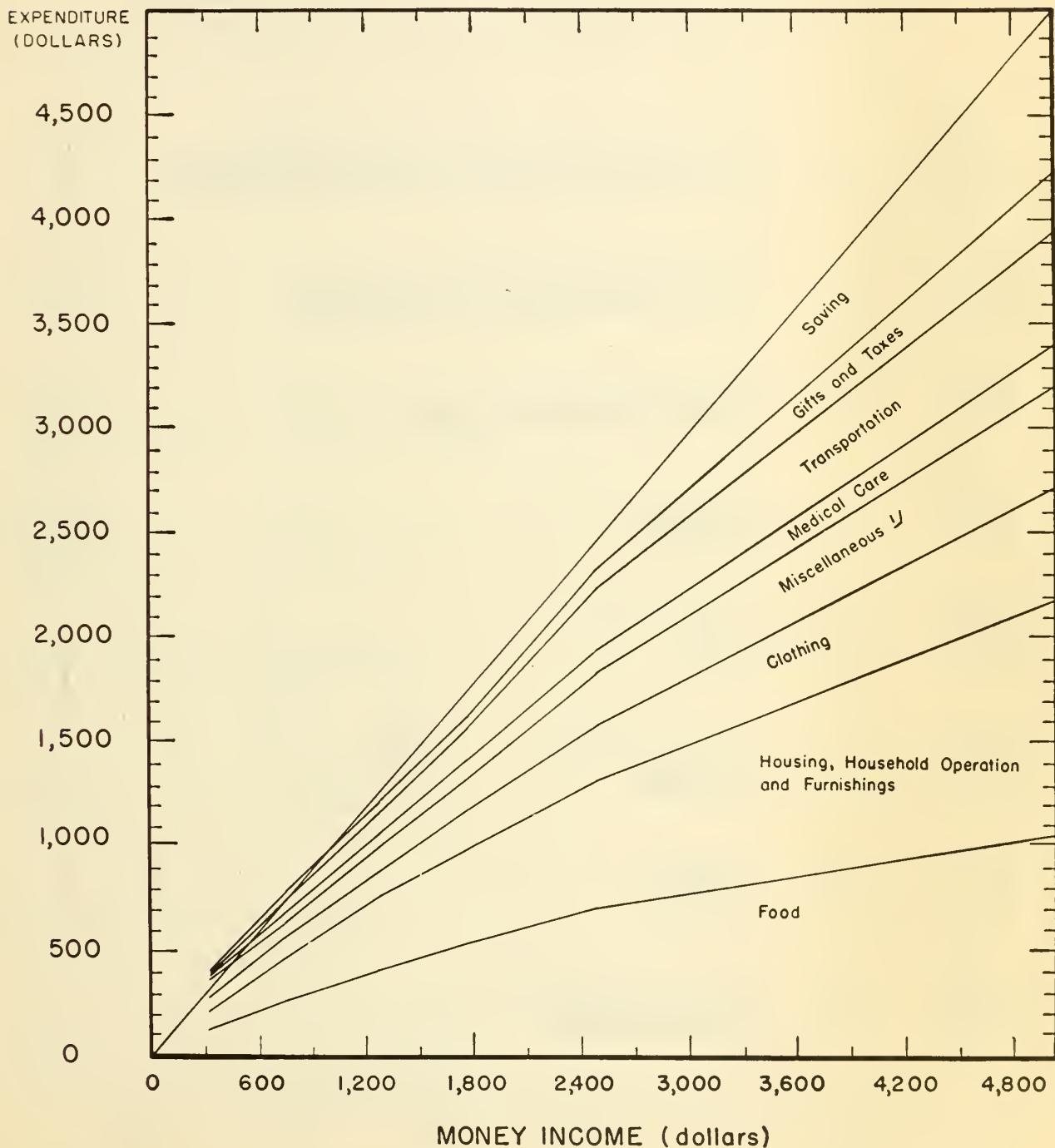
Farm and city ways of living have grown more alike in recent years. Farm families have increased their incomes considerably since 1941. Differences between farm and city family spending probably were less in 1946 than in 1941.

Regional patterns of spending and saving

Differences between North and South in the spending of farm families are shown for 1945 (fig. 12). With lower incomes, the southern families spent less than the northern for each kind of purchase. Expenditures for housing and household operation were especially low in the South. The milder climate accounts for some, but not all, of this difference. Average expenditures for electricity were less, for example, because fewer southern farms have electricity.

Differences in family spending among regions also occur even when families have the same income. This is shown in figure 13, which compares the spending of farm families in three regions which differ greatly in income level. Families with the same incomes spent more in the high-income region, devoting less to savings and investment than in the low-income region. The opportunity for spending and the social pressure to spend were evidently less in the low-income region, for incomes above \$1,600 brought little increase in spending there. Influenced by higher incomes around them, the families in the high- and moderate-income regions showed steady increases in spending at the higher income levels.

SPENDING AND SAVING AT DIFFERENT INCOME LEVELS BY FAMILIES OF TWO OR MORE PERSONS, 1941



¹ Includes personal care, recreation, tobacco, reading, formal education, and miscellaneous.

SOURCE: U. S. Bureau of Labor Statistics.

FIGURE 7.

USE OF FAMILY-LIVING DOLLAR, FAMILIES WITHOUT CHILDREN, BY AGE OF WIFE MIDDLE ATLANTIC AND NORTH CENTRAL VILLAGE FAMILIES HAVING VALUE-OF-LIVING OF \$1,280, 1935-36

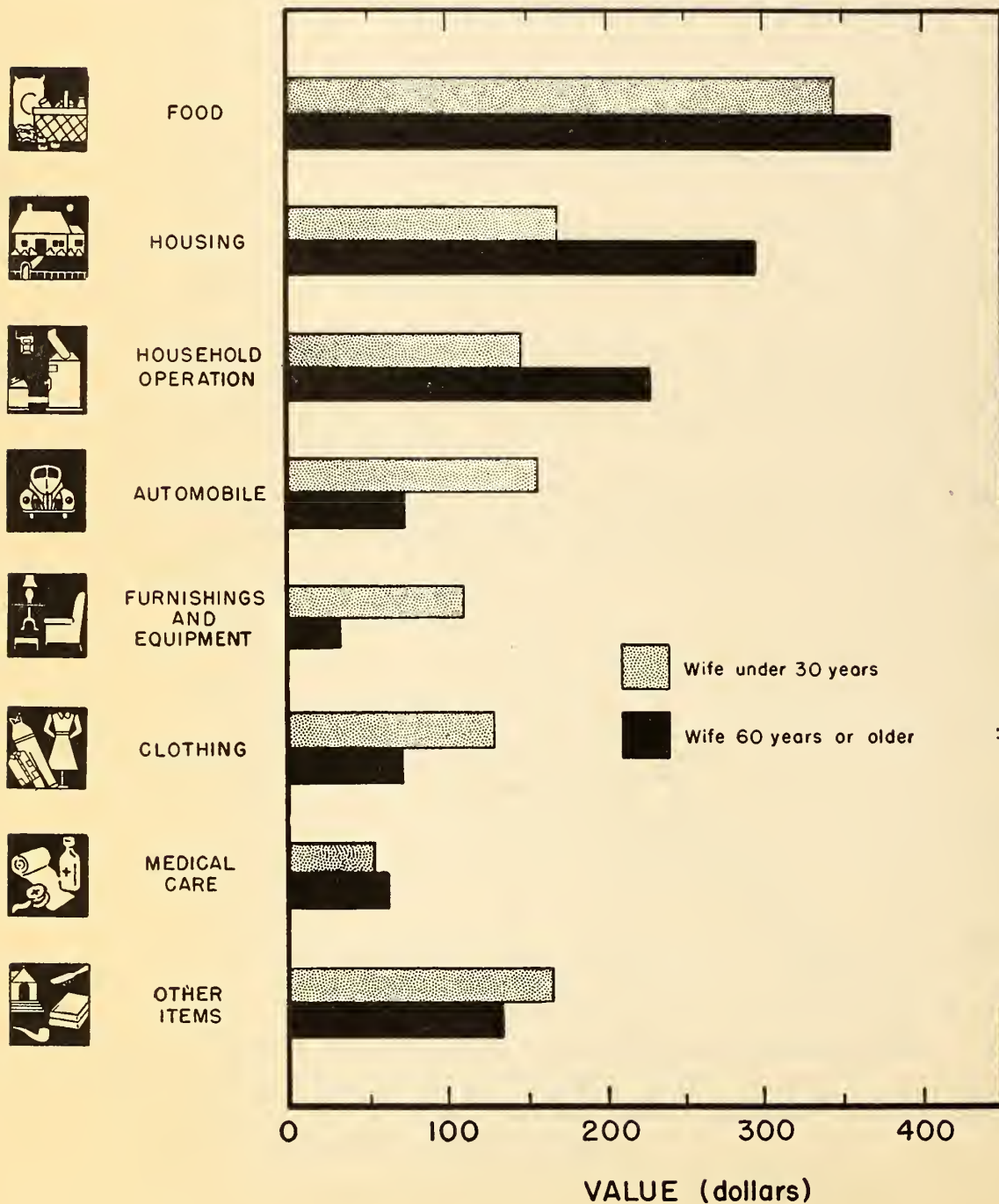


FIGURE 8.

USE OF FAMILY-LIVING DOLLAR, FAMILIES WITH CHILDREN UNDER 16, BY NUMBER OF CHILDREN

MIDDLE ATLANTIC AND NORTH CENTRAL VILLAGE FAMILIES
HAVING VALUE-OF-LIVING OF \$1,280, 1935-36

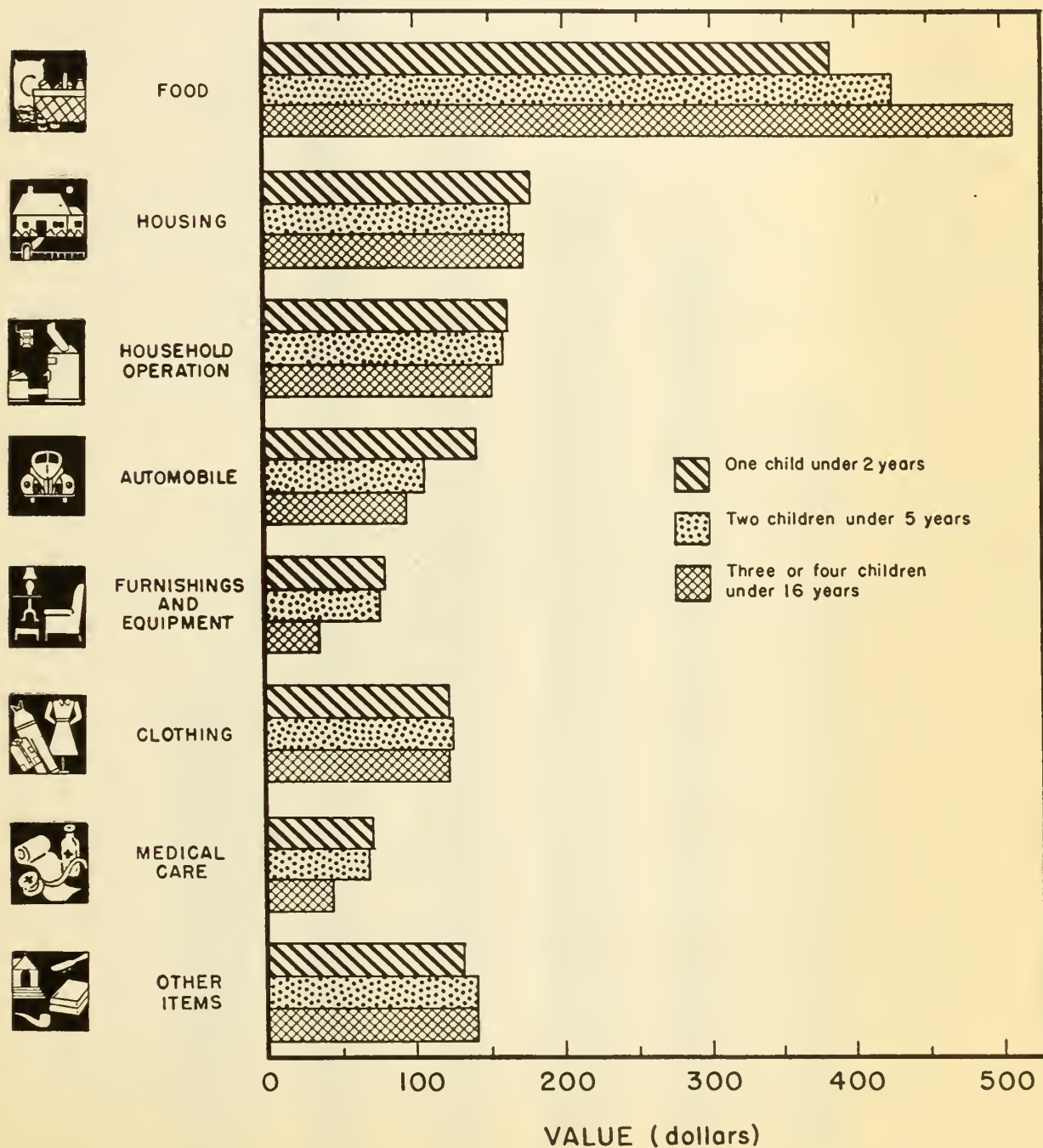
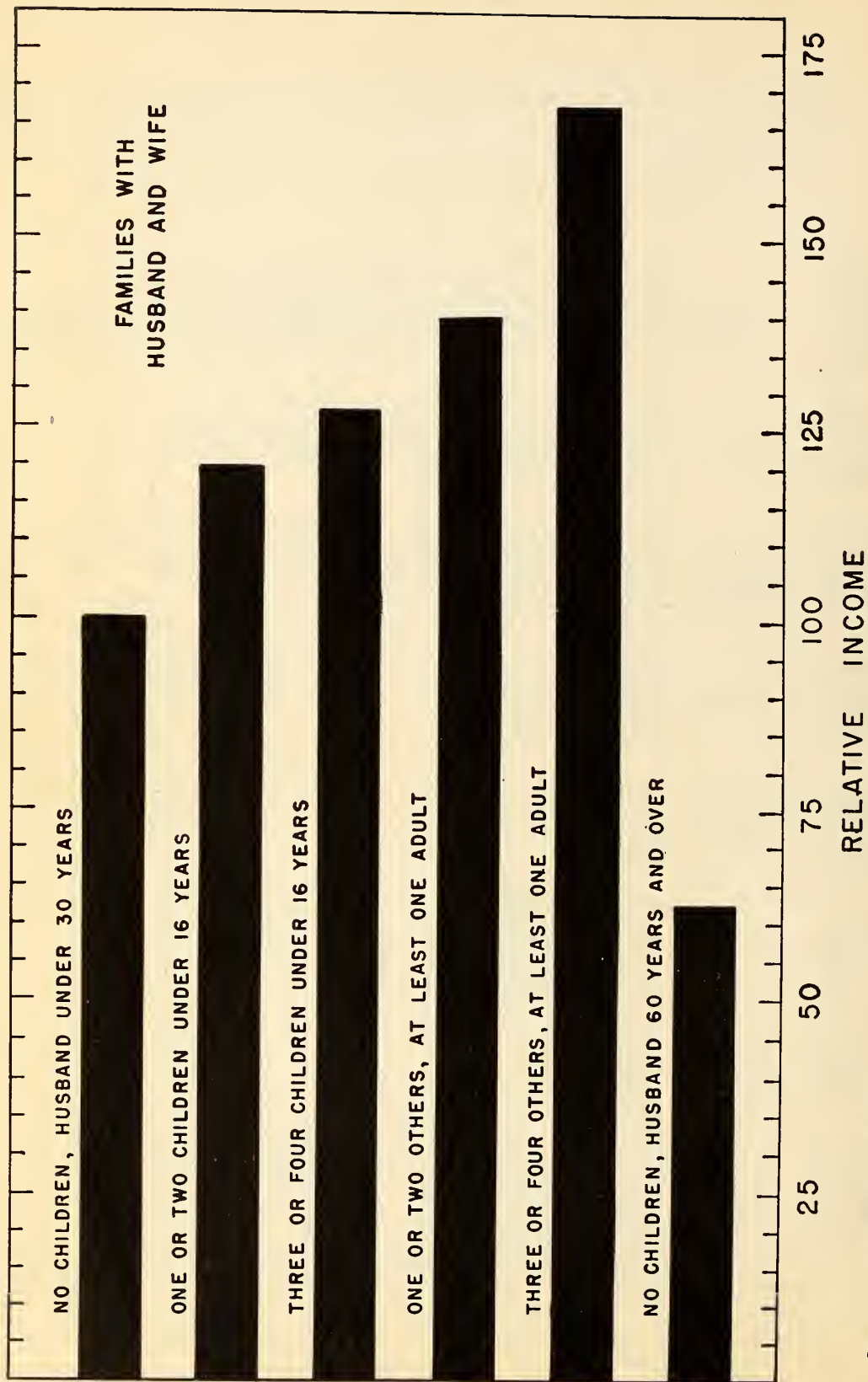


FIGURE 9.

MEDIAN INCOMES OF CITY FAMILIES AT DIFFERENT STAGES IN THE FAMILY LIFE CYCLE, 1944

(INCOME OF FAMILIES WITH NO CHILDREN, AND HUSBAND UNDER 30 YEARS = 100)

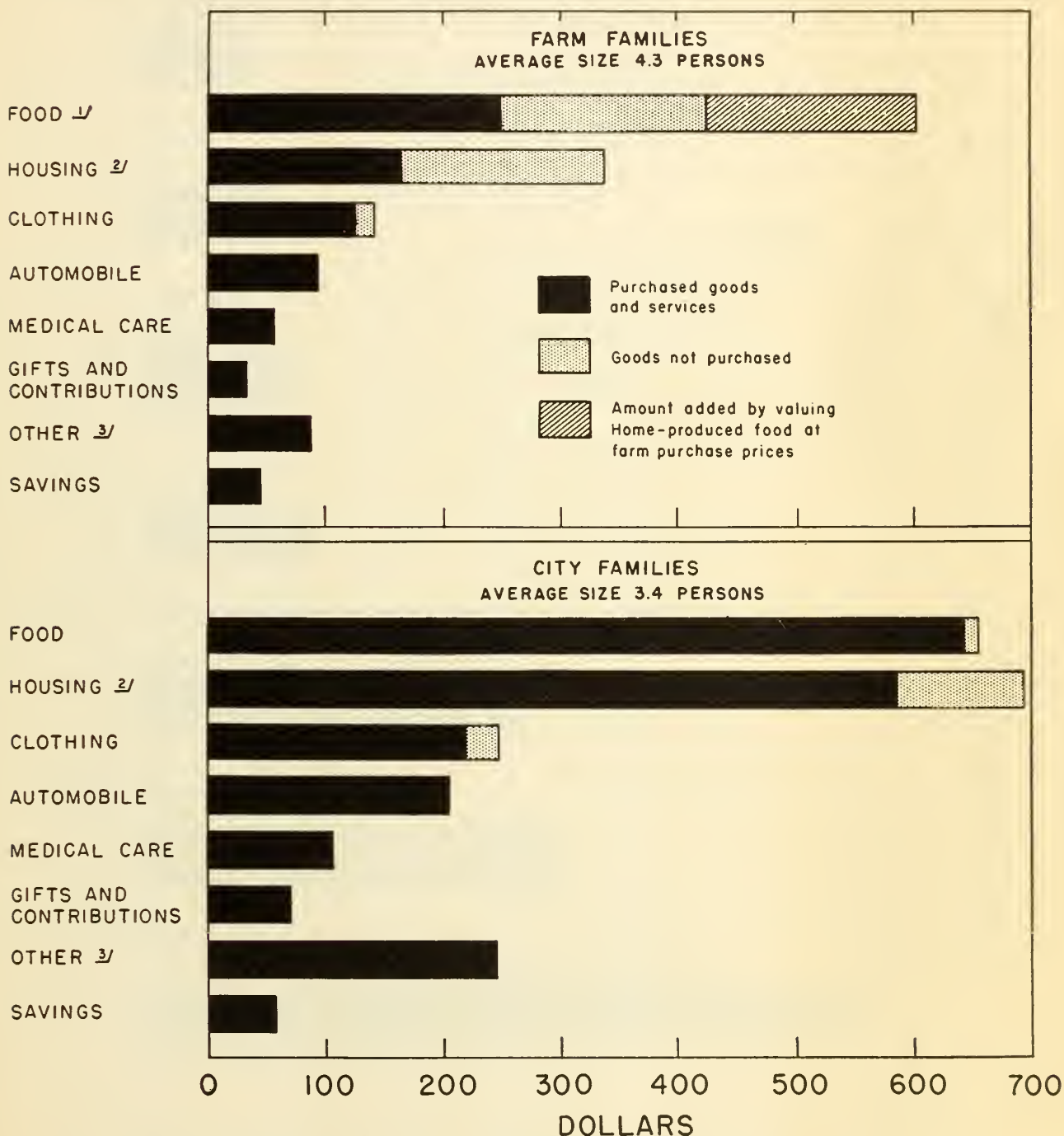


SOURCE: U. S. Bureau of Labor Statistics.

FIGURE 10.

DOLLAR VALUE OF GOODS AND SERVICES CONSUMED, AND SAVINGS, FARM AND CITY FAMILIES, 1941

FAMILIES OF TWO OR MORE PERSONS WITH INCOME (AFTER TAXES)
AT THE MEDIAN



¹ For farm families home-produced food was valued at farm sale prices.

² Includes housing, fuel, light, refrigeration, household operation, furnishings.

³ Includes transportation other than automobile, personal care, recreation, tobacco, reading, formal education, and miscellaneous.

SOURCE: U. S. Bureau of Labor Statistics and Bureau of Human Nutrition and Home Economics.

FIGURE 11.

SPENDING FOR FAMILY LIVING BY FARM FAMILIES IN NORTH CENTRAL AND SOUTHERN REGIONS, 1945

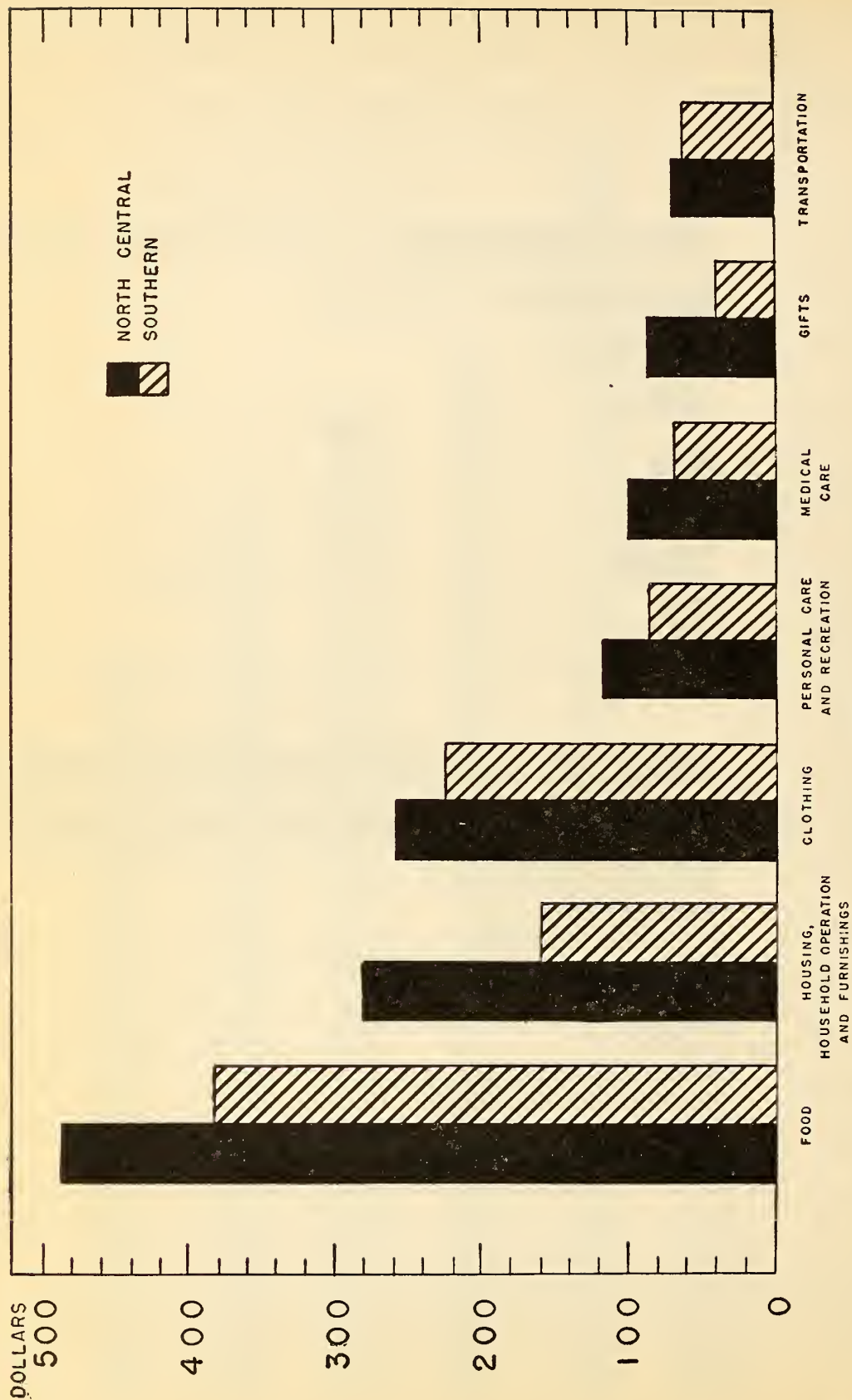
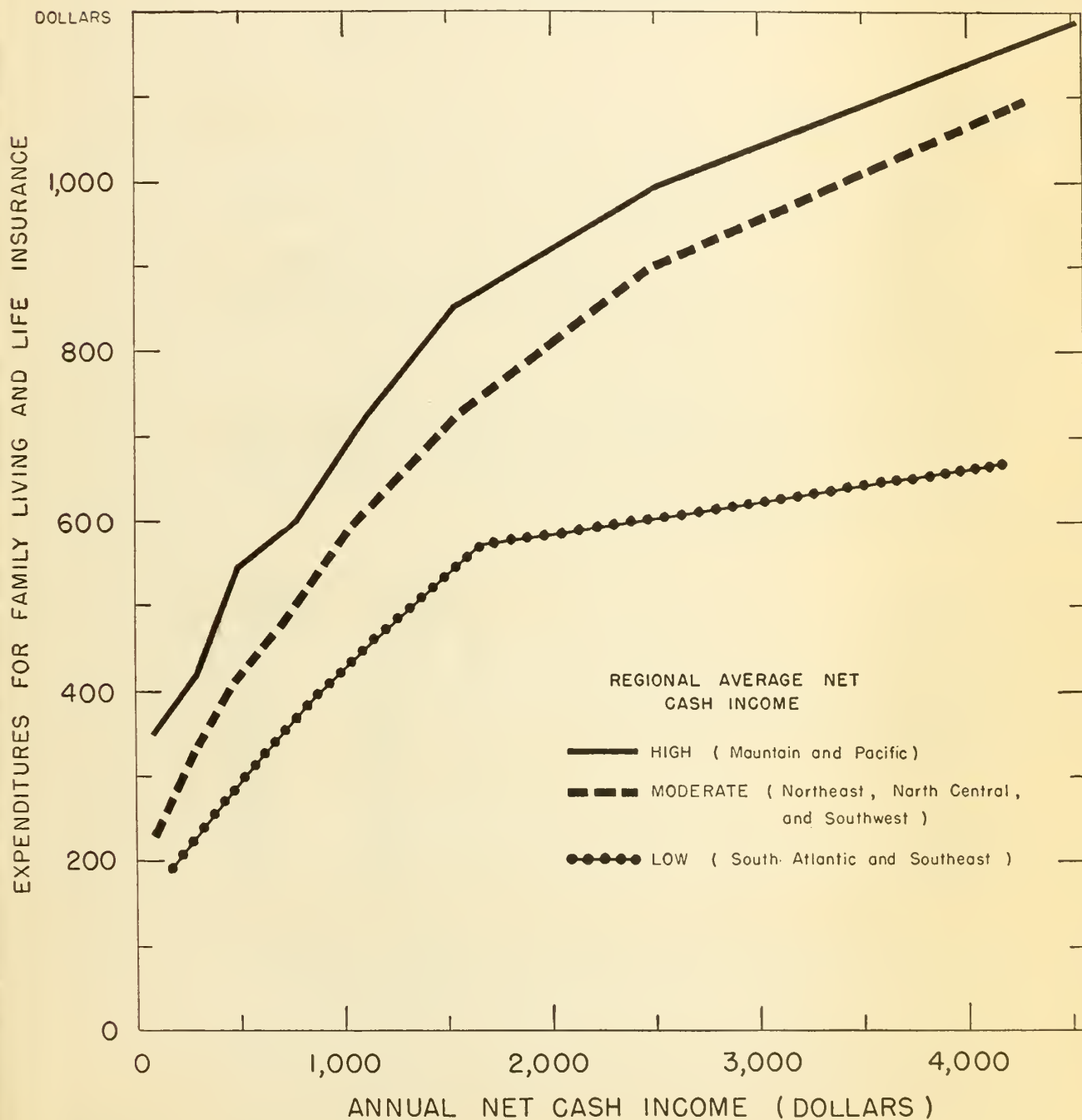


FIGURE 12.

FARM FAMILY SPENDING AND INCOME, IN REGIONS OF HIGH, MODERATE, AND LOW INCOMES, 1945

BORROWER FAMILIES OF THE FARMERS HOME ADMINISTRATION
OPERATING LOANS PROGRAM



SOURCE: Derived from data of U. S. Farmers Home Administration.

FIGURE 13.

Food

Supplies of nutrients

Diets in the United States have improved over a 10-year period. Evidence is the larger quantities of some important nutrients, such as protein, minerals, and vitamins, available for each person.

In 1936, there was not enough calcium and scarcely enough riboflavin and thiamine to provide what every person should have, judged by 1941 recommendations of the National Research Council—even if food supplies had been distributed according to need.

Per capita quantities of most nutrients in the civilian food supply have been increasing, and by 1946 had reached the highest levels on record. Compared to 1936, there was available 28 percent more calcium per capita, 40 percent more riboflavin, and 51 percent more thiamine. These and other increases are shown below:

NUTRIENT:	Quantity per capita 1936	1946 as percentage of 1936
Food energy.....cal..	3,270	104
Protein.....gm..	90	113
Vitamin A value.....I. U..	7,800	124
Calcium.....gm..	.88	128
Ascorbic acid.....mg..	108	130
Iron.....mg..	13.8	137
Niacin.....mg..	15.6	138
Riboflavin.....mg..	1.84	140
Thiamine.....mg..	1.52	151

Trends in the content of calcium, iron, and five vitamins as calculated in the national food supply during the past 38 years are shown in figure 14.

Food consumption shifts explain some of these increases in nutrients. For example, milk consumption in the past few decades has steadily increased. This has brought an upward trend in the calcium and riboflavin supplies. Increased use of citrus fruits has provided more ascorbic acid. A marked increase in supplies of leafy, green, and yellow vegetables has added potential supplies of ascorbic acid and vitamin A (fig. 15).

Enrichment of flour and bread with iron, thiamine, and niacin began in 1941; riboflavin was added later. The full effects were first reached in 1944, the first year in which the present levels of enrichment were in force for the entire year.

In 1944, the amount of iron in the food supply was 17 percent higher than it would have been without enrichment. Comparable figures for thiamine, riboflavin, and niacin were 26, 13, and 19 percent, respectively.

Adequacy of family diets

The adequacy of family diets depends on how national food supplies are divided among different groups, as well as on total quantities available. A Nation-wide dietary survey in 1936 showed that only a fourth of the families had diets that were considered good; more than a third had fair diets; and a third had poor diets—those providing less than minimum requirements of one or more nutrients.

Riboflavin was the nutrient most frequently low in diets, judged by levels recommended by the National Research Council. Calcium, ascorbic acid, and thiamine were next often low.

By 1942, diets were considerably better than in 1936. The general improvement in the nutritive value of the national food supply was borne out by a Nation-wide dietary survey in the spring of 1942. This study showed that the proportion of diets low in riboflavin had been reduced from three-fourths in 1936 to about a half; the proportion low in calcium, thiamine, and ascorbic acid had been reduced from about a half to about a third, a fourth, and a tenth, respectively.

Although there has been considerable improvement, many families still have poor diets. This has been shown by spot studies such as the one made by the Bureau of Human Nutrition and Home Economics in 1945 in a county in Georgia and in one in Ohio.

In the Georgia county the food of one-third of the white farm families and of two-thirds of the Negro families provided less than two-thirds of the recommended dietary allowances for one or more nutrients. Such unsatisfactory diets were twice as prevalent among sharecroppers and farm laborers as among owners and renters; they occurred more frequently among large than small families in the same income class. In the Ohio county, where income levels were somewhat higher and a greater proportion of the farm families were owners, family diets were somewhat better than in the Georgia county.

Cost of food

Food prices have risen markedly in the last 10 years. To follow for a week the low-cost food plan of the Bureau of Human Nutrition and Home Economics, a family of four might have spent at average city prices: \$9 to \$10 in June 1936; \$10 to \$11 in June 1942; \$13 to \$14 in June 1945; \$17 to \$18 in June 1947. Many families cannot afford even this low-cost diet. Others, to economize, may buy less than in recent years of such important items as milk, vegetables, and fruits. Thus, some of the recent gains in dietary adequacy for the population as a whole are threatened.

Help from farm and garden

Rural families have long known that food produced at home spares cash for other needs. Also it makes their diets much better. Figure 16 shows how quality of diet was related to kind and amount of food produced at home by a group of Southeast farm families. Families with excellent diets spent about the same for food as those with poor diets, but had from their farms much more milk, fruit, and vegetables.

Large families on farms can, and do, meet a larger part of their food supply with home-produced food than small families (fig. 17). During the war many new gardeners joined the ranks; others expanded their usual activities (fig. 18).

Programs for improving nutrition

High food prices may induce many families to continue gardening and home food preservation practices. Diets will benefit through a saving of money which can go for other food, and because people with gardens tend to eat more vegetables than they otherwise would.

Educational programs aimed at convincing people that "food makes a difference" and showing them how to use their food money to advantage should be continued and improved. Emphasis should also be given to conservation of food and nutrients in the kitchen and at the table.

The enrichment and fortification of certain foods is a means of improving diets through a better distribution of nutrients, with no change in food consumption and little or no increase in cost.

One of the important ways of getting a better distribution of foods in accordance with physiological needs is the school lunch program. In addition to the food provided it helps establish good food habits and ties in nutrition education with actual experience.

MINERALS AND VITAMINS AVAILABLE FOR CONSUMPTION PER CAPITA PER DAY, 1909-47

(INDEX NUMBERS: 1935-39 = 100)

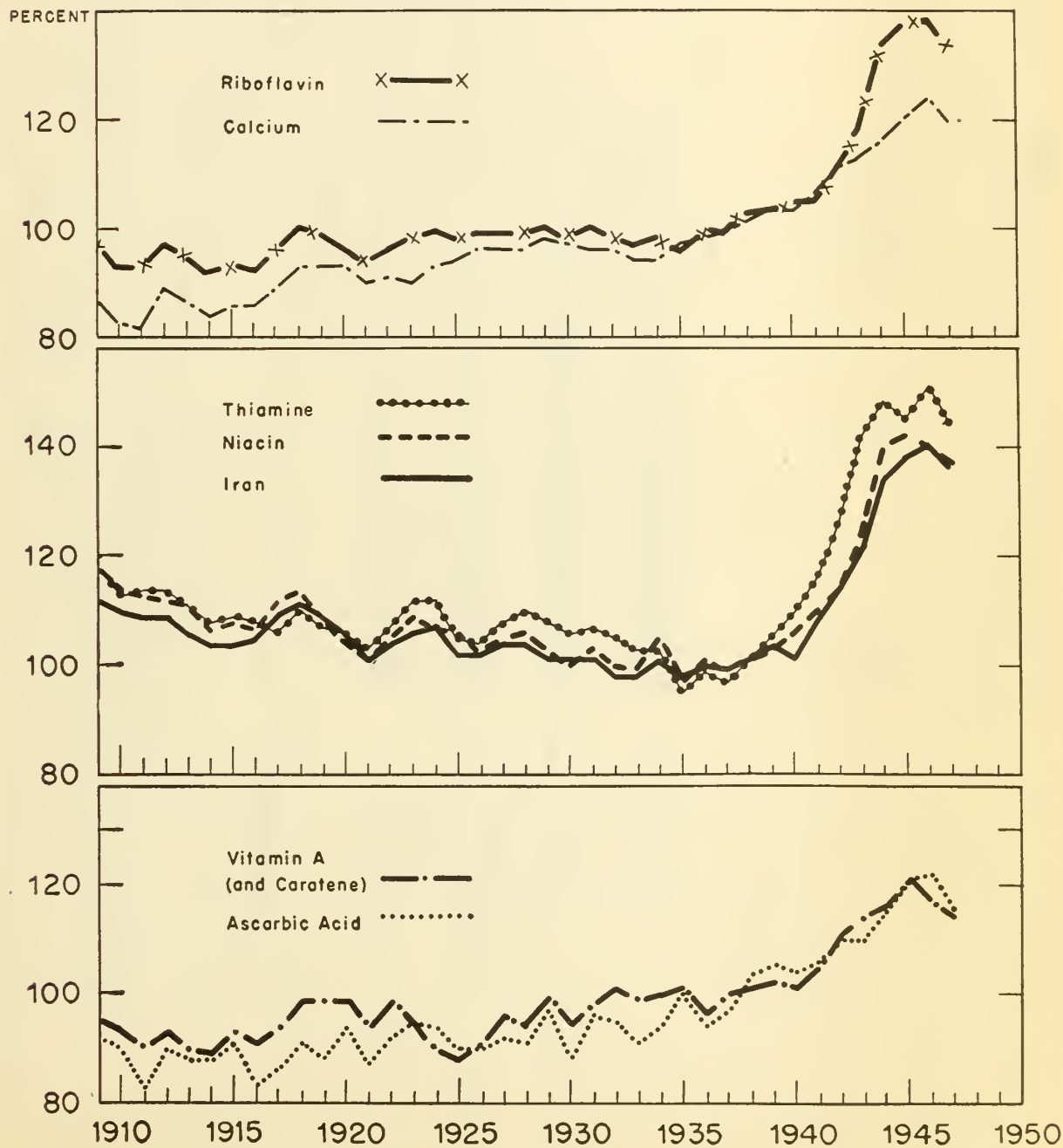
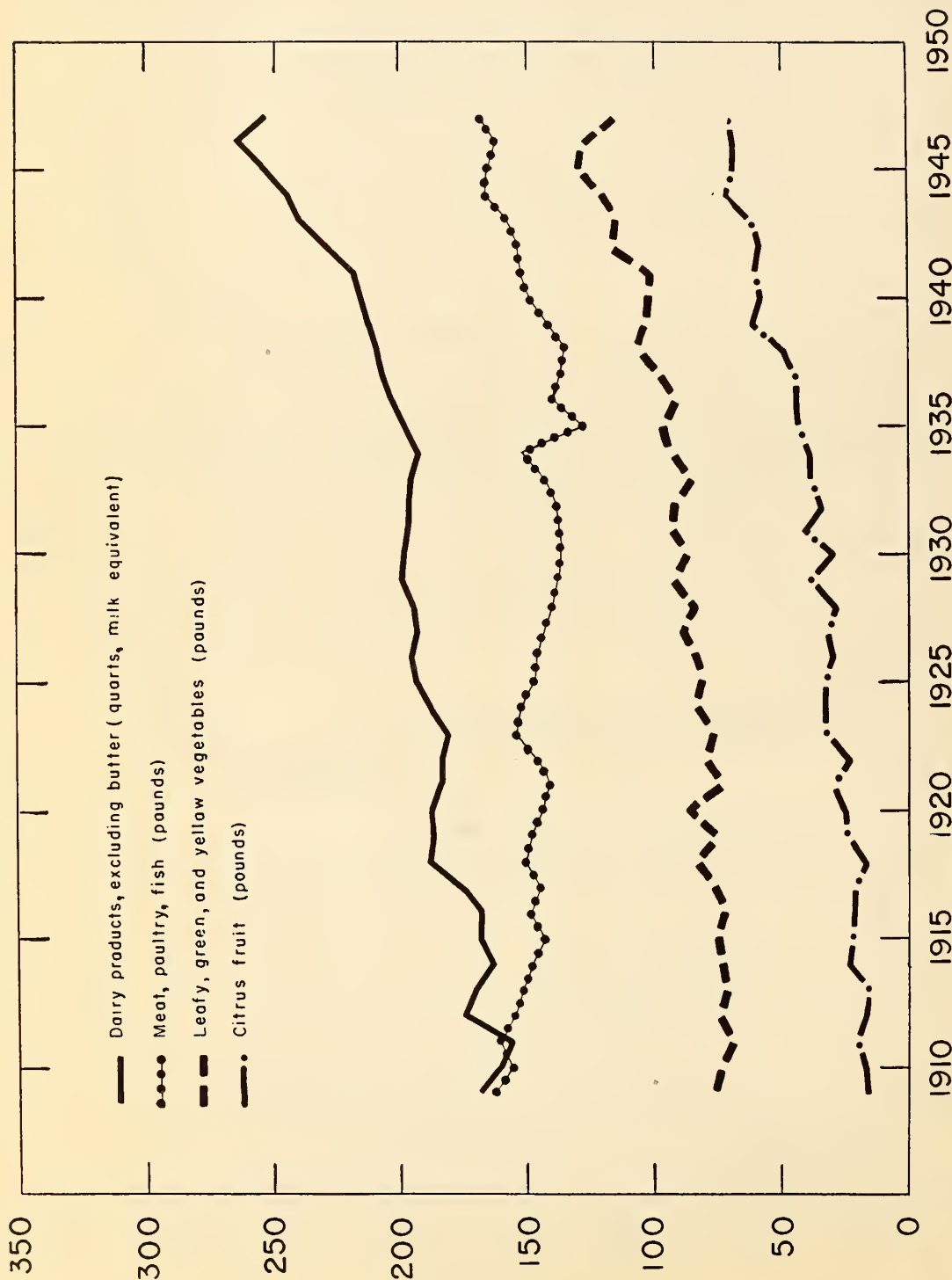


FIGURE 14.

QUANTITIES OF SELECTED FOODS CONSUMED PER PERSON PER YEAR IN THE UNITED STATES, 1909-47*



*Based on estimates of food available for consumption at the retail level.

Source: U. S. Bureau of Agricultural Economics.

Figure 15.

VALUE OF PURCHASED AND HOME-PRODUCED FOOD, BY FAMILY SIZE AND INCOME CLASS, FARM FAMILIES, 1941

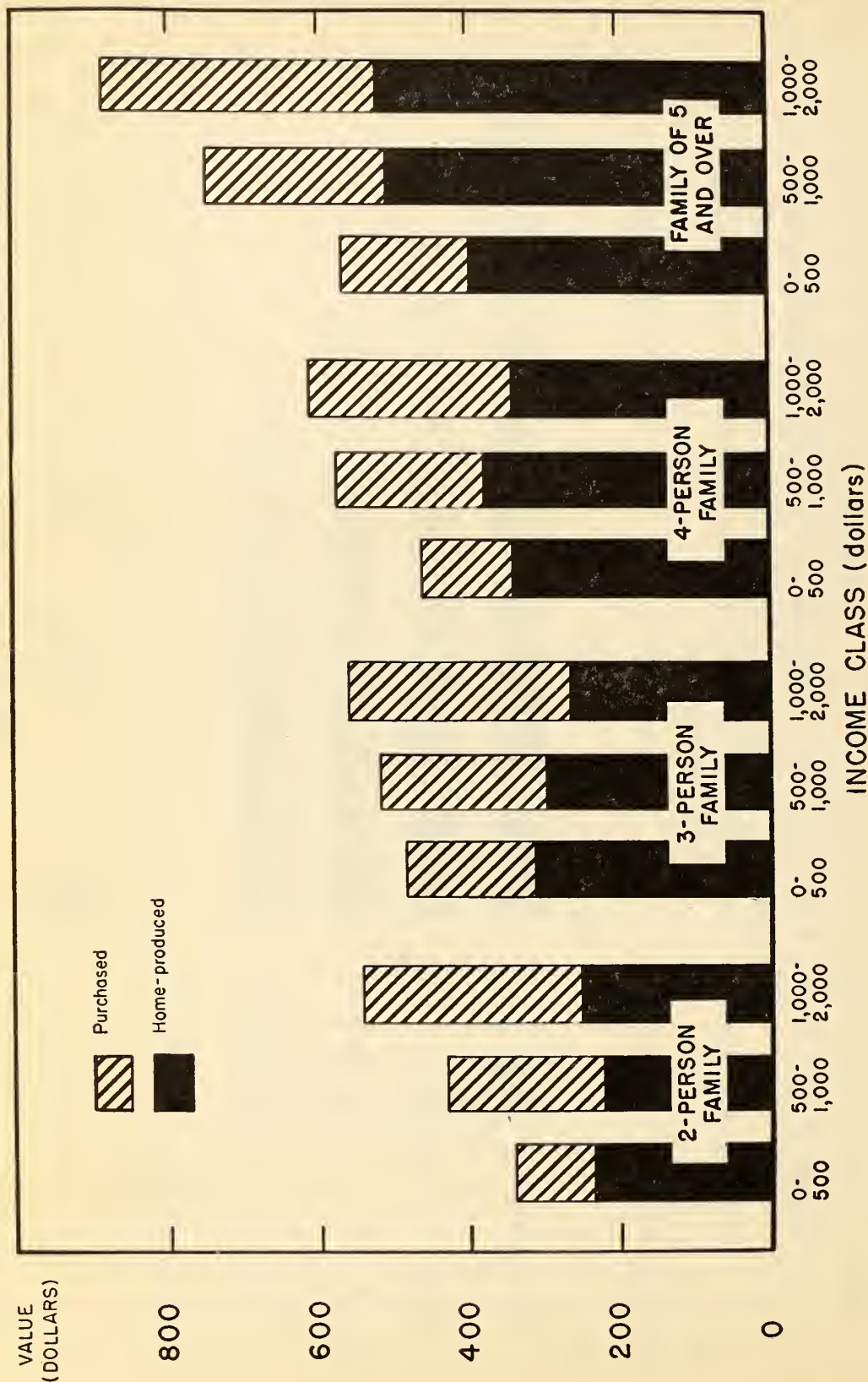
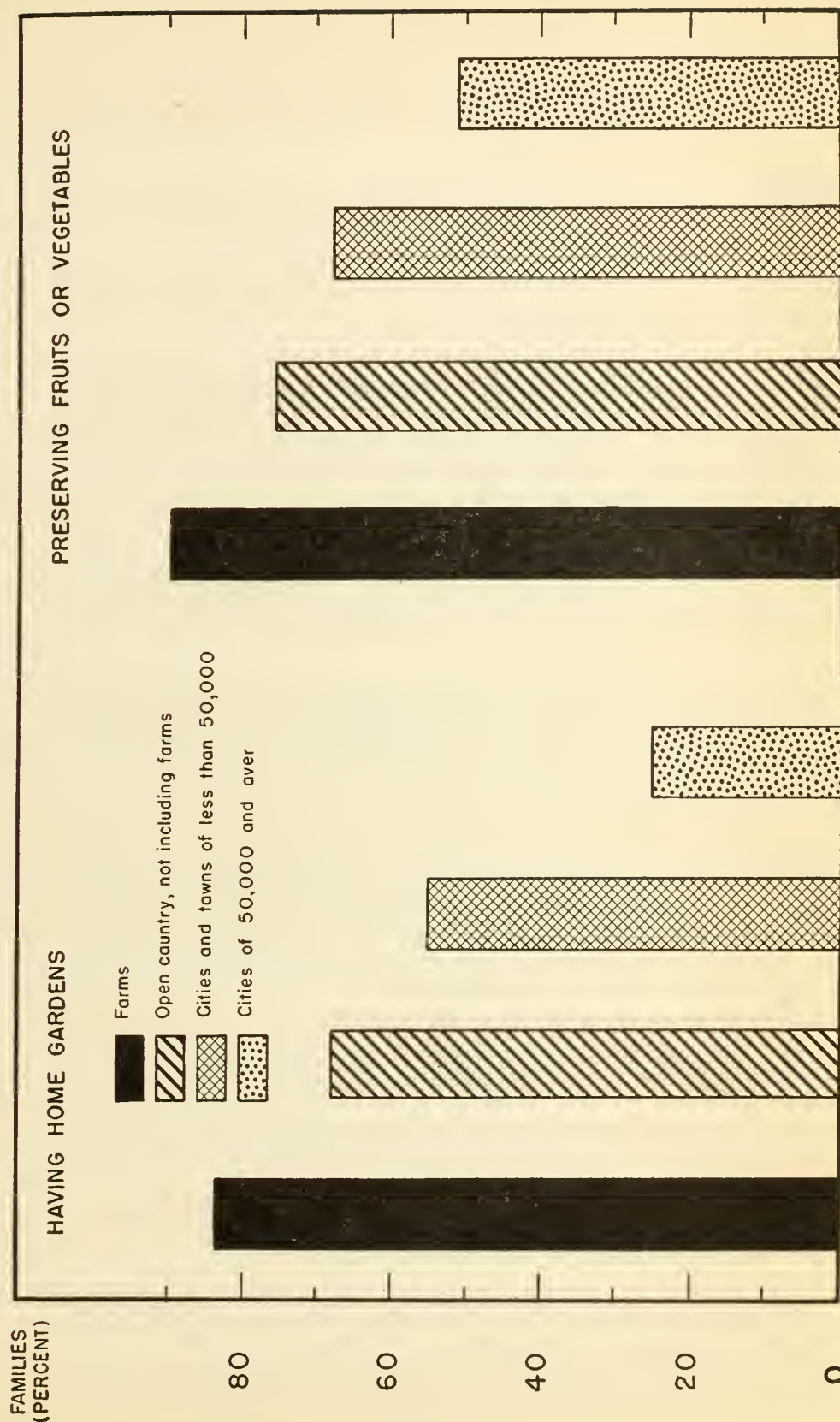


FIGURE 17.

HOME GARDENING AND PRESERVATION OF FRUITS AND VEGETABLES, 1945



Source: U. S. Bureau of Agricultural Economics.

FIGURE 13.

Clothing

Trends in clothing consumption

Money spent for clothing increased tremendously during the war (fig. 19) but prices were rising also. To determine the consumption changes, therefore, some measure of change in quantities of clothing bought is needed. Evidence on changes in quality would further clarify the picture, but no pertinent data on this are available.

Facts as to quantity are included in surveys of spending by city families in 1941 and again in 1944. Figure 20 compares purchases of selected articles of women's apparel in these 2 years. The figures are for single consumers and women in families at the median-income point in the 2 years.

Figure 20 and table 20 (which gives figures for additional articles) show a wide variation in the buying trends. Women bought much larger quantities of some articles, such as suits, blouses and shirts in 1944 than in 1941. Purchases of other types of apparel, such as handkerchiefs and gloves, declined. For some articles, there was little change.

The increases and decreases in quantities bought were due to many circumstances. The large number of women entering factory work probably accounted for increased purchases of slacks and overalls. Market scarcities of overshoes, linen handkerchiefs, and low-priced and medium-priced handbags had their effect. Colder houses, a concern for buying things likely to last, and a general interest in tailored types of clothing, may all have had a part in the increased number of suits purchased.

The total amount of clothing bought by these women was only 3 percent more in 1944 than in 1941. Rising prices and shortages of certain types of clothing apparently counteracted the effects of greater purchasing power and lesser expenditures for scarce goods such as automobiles and refrigerators.

Factors affecting clothing expenditures

Clothing expenditures are affected by many factors. A few shown on the charts are: Family income; place of residence, such as farm or city; age; number of children in family. Because these factors are often inter-related, the charts have been designed to show the effect of each separately.

Income.—Clothing expenditures of both husbands and wives increase appreciably with income. Over the range of incomes shown in figure 21, the farm wives nearly double their clothing expenditure. For farm husbands, the increase with income is somewhat less. At each income level, the wife spends more than the husband; at the two higher income levels shown in this chart, the wife's spending increases proportionately more than the husband's. These same relationships are likewise true for families that live in cities.

Place of residence.—Where the individual lives—in a large city, a small city, a village, or on a farm—has an effect on the amount spent for clothing; the greater the urbanization, the greater the outlay.

Figure 22 shows clothing expenditures for husbands and wives living in families of similar size and composition, but in different types of communities. For both husbands and wives, the spending for apparel rises markedly as a shift is made from farm to village, from village to small city.

Age.—The amounts spent for clothing at successive ages first rise and then fall. As children grow older, expenditures for their clothing mount. The peak is reached when men and women are in their twenties or thirties. From then on, spending tends to decline with increasing age.

Figure 23 shows the effect of age on clothing expenditures of husbands, keeping constant the factors of income, place of residence, size and composition of family. For farm husbands at three age levels—under 40, 40 to 60, 60, and over—clothing expenditures drop successively. Although city husbands spend more for clothing than do farm husbands at all ages, they too spend relatively less after 40 than in earlier years.

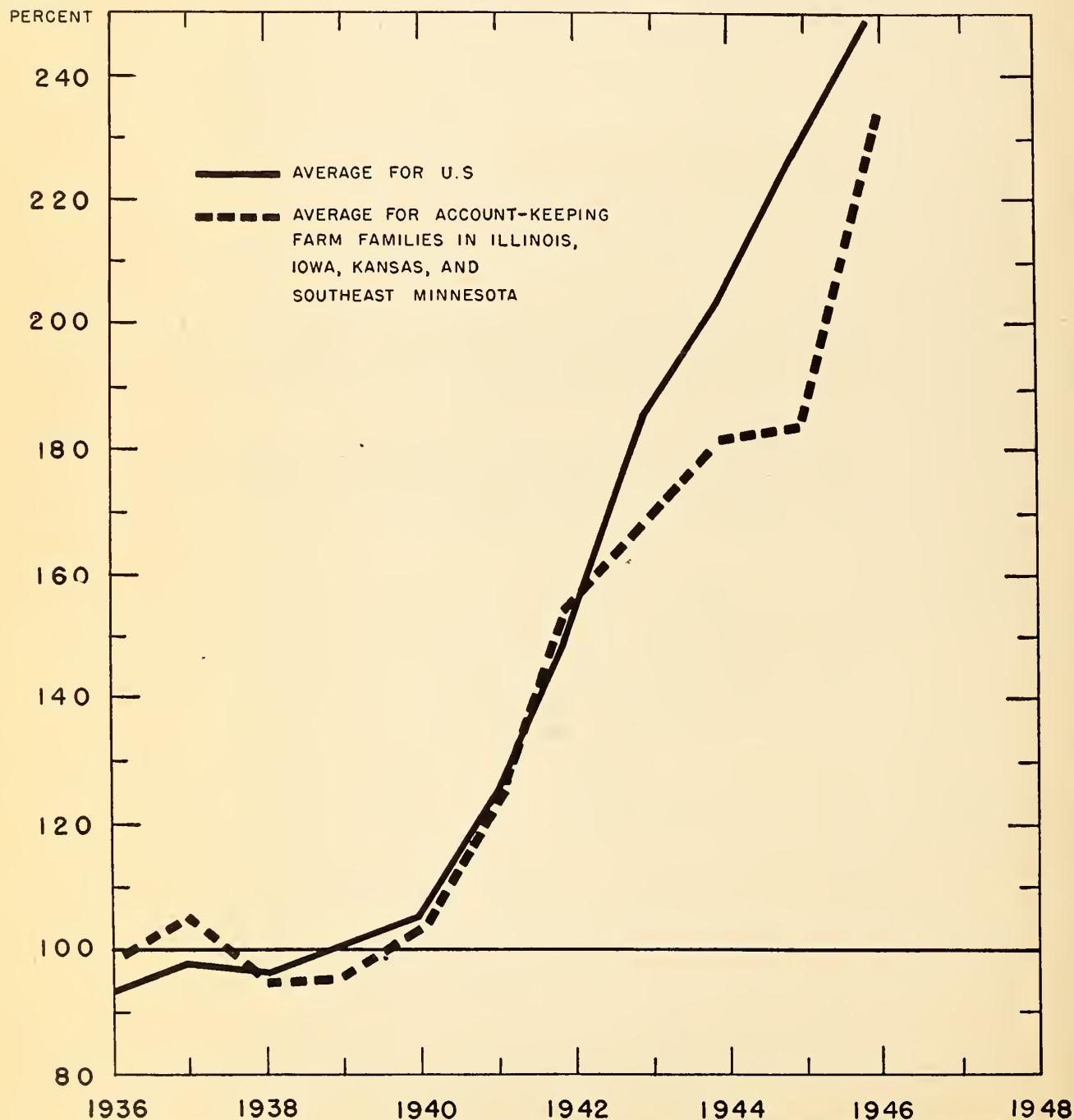
Wives' clothing expenditures are similarly influenced by age. Their spending decline appears even more marked than their husbands'—probably because of their freer spending in earlier years. (See fig. 24.)

Size and composition of family.—A change in the size and composition of the family group affects the clothing expenditure pattern of various members. Many studies show that more is spent for clothing as the family grows larger; but account must also be taken of other changes such as those in income, age of parents, and age of children.

In figure 25, an attempt is made to keep these factors constant. The chart shows that when one child is added to the family, both husband and wife tend to spend less on their own clothing. In both farm and city families, the wife cuts down her clothing expenditure more than does the husband. In the city family, both husband and wife reduce their spending for clothing proportionately more than the husband and wife in a farm family.

CLOTHING SPENDING PER PERSON, SELECTED FARM FAMILIES AND ALL CONSUMERS IN UNITED STATES, 1936-46

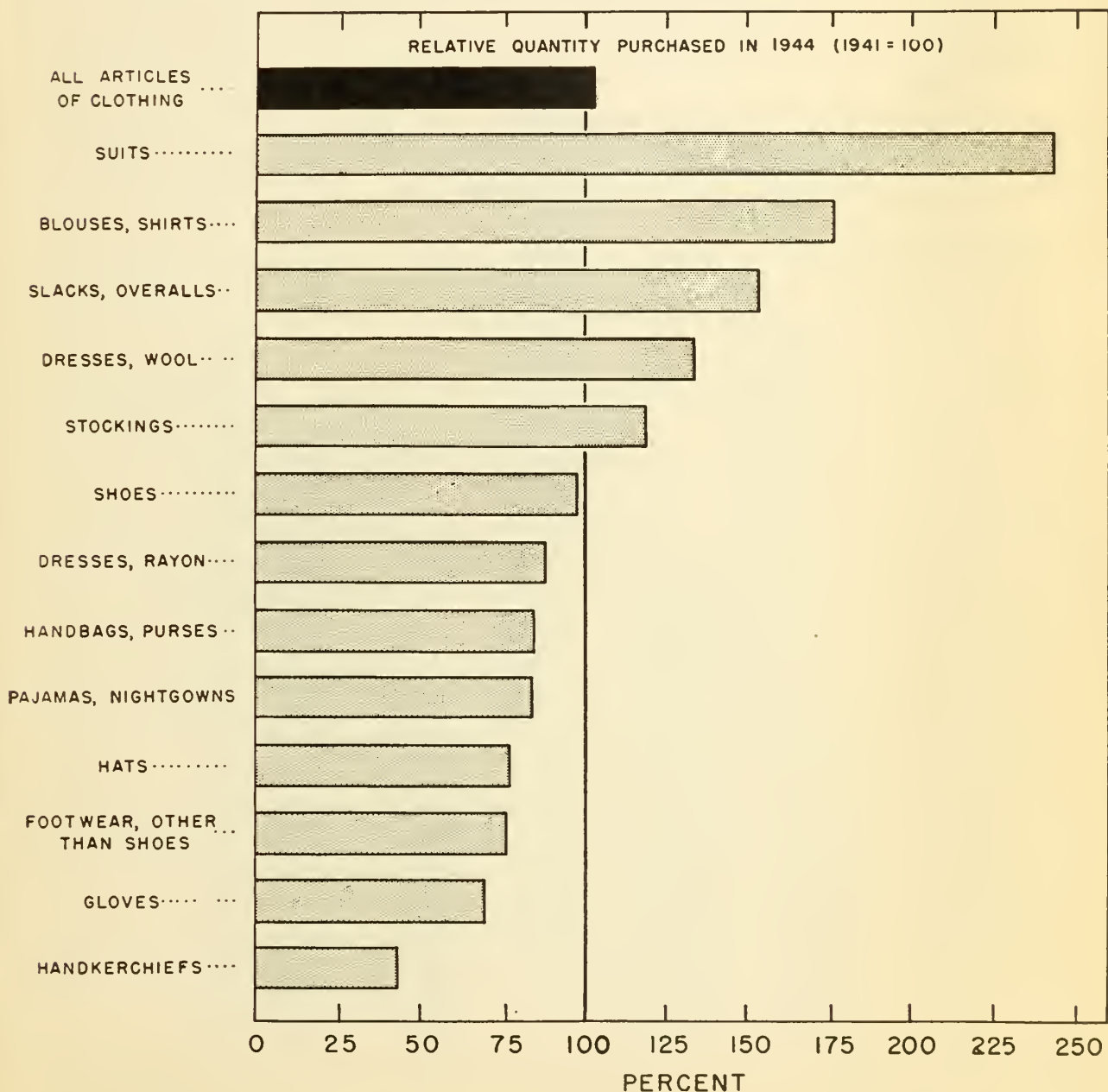
(1937-40 = 100)



SOURCE: Derived from data of U. S. Department of Commerce and annual summaries of farm and family accounts submitted to State colleges in Illinois, Iowa, Kansas, and southeast Minnesota.

FIGURE 19.

**QUANTITIES OF CLOTHING PURCHASED PER URBAN WOMAN
16 YEARS AND OVER IN 1944 COMPARED WITH 1941**
FAMILIES AND SINGLE CONSUMERS WITH INCOME (AFTER TAXES)
AT THE MEDIAN IN 1941 AND 1944



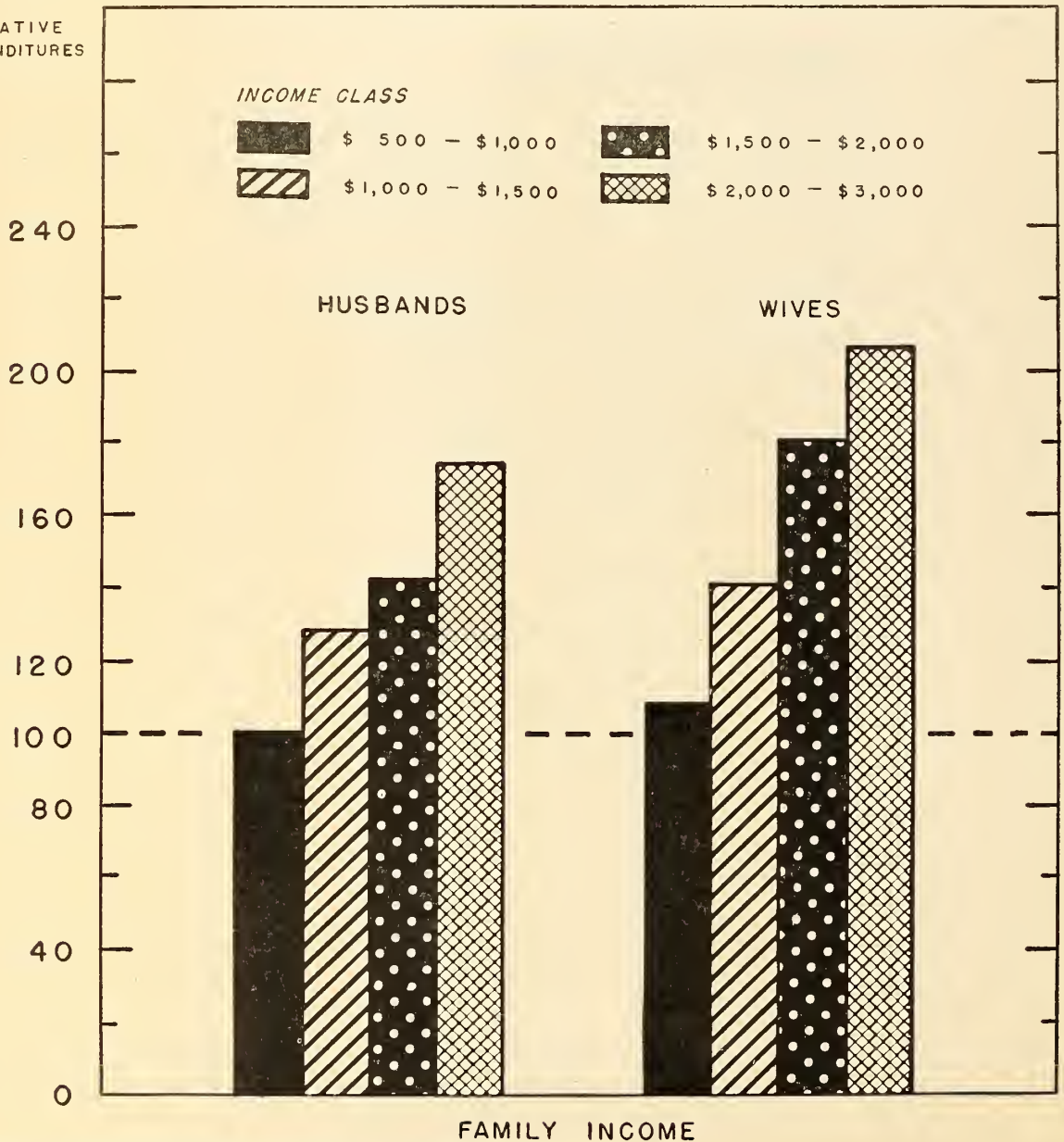
SOURCE: Adapted from data of U. S. Bureau of Labor Statistics.

FIGURE 20.

CLOTHING EXPENDITURES OF FARM HUSBANDS AND WIVES, BY INCOME, 1935-36*

(EXPENDITURES OF HUSBANDS IN FAMILIES WITH \$500-\$1,000 INCOME = 100)

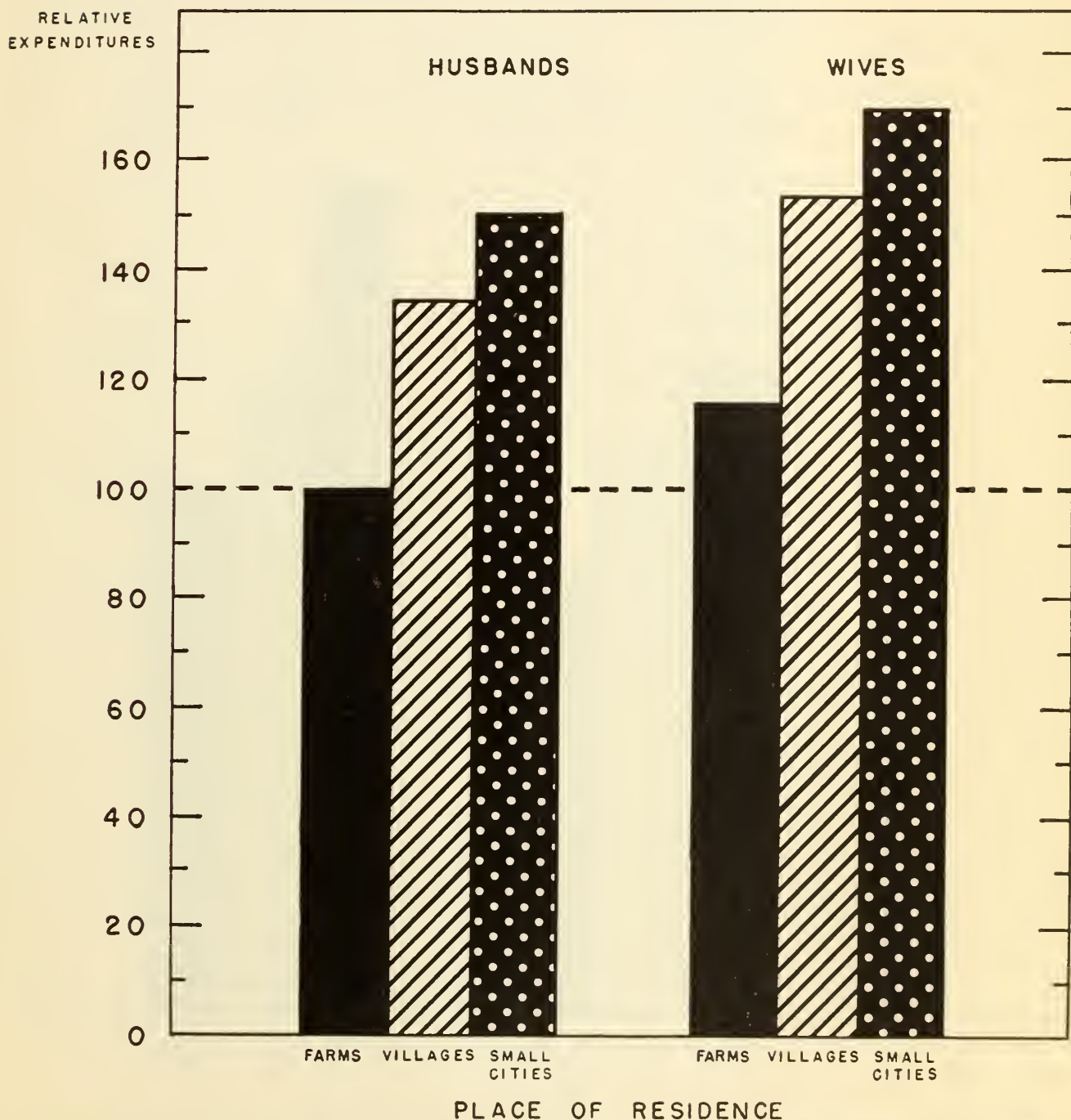
RELATIVE
EXPENDITURES



*Middle Atlantic and North Central farm families with an only child under 12 years.

FIGURE 21.

CLOTHING EXPENDITURES OF HUSBANDS AND WIVES, BY PLACE OF RESIDENCE, 1935-36 * (EXPENDITURES OF FARM HUSBANDS = 100)

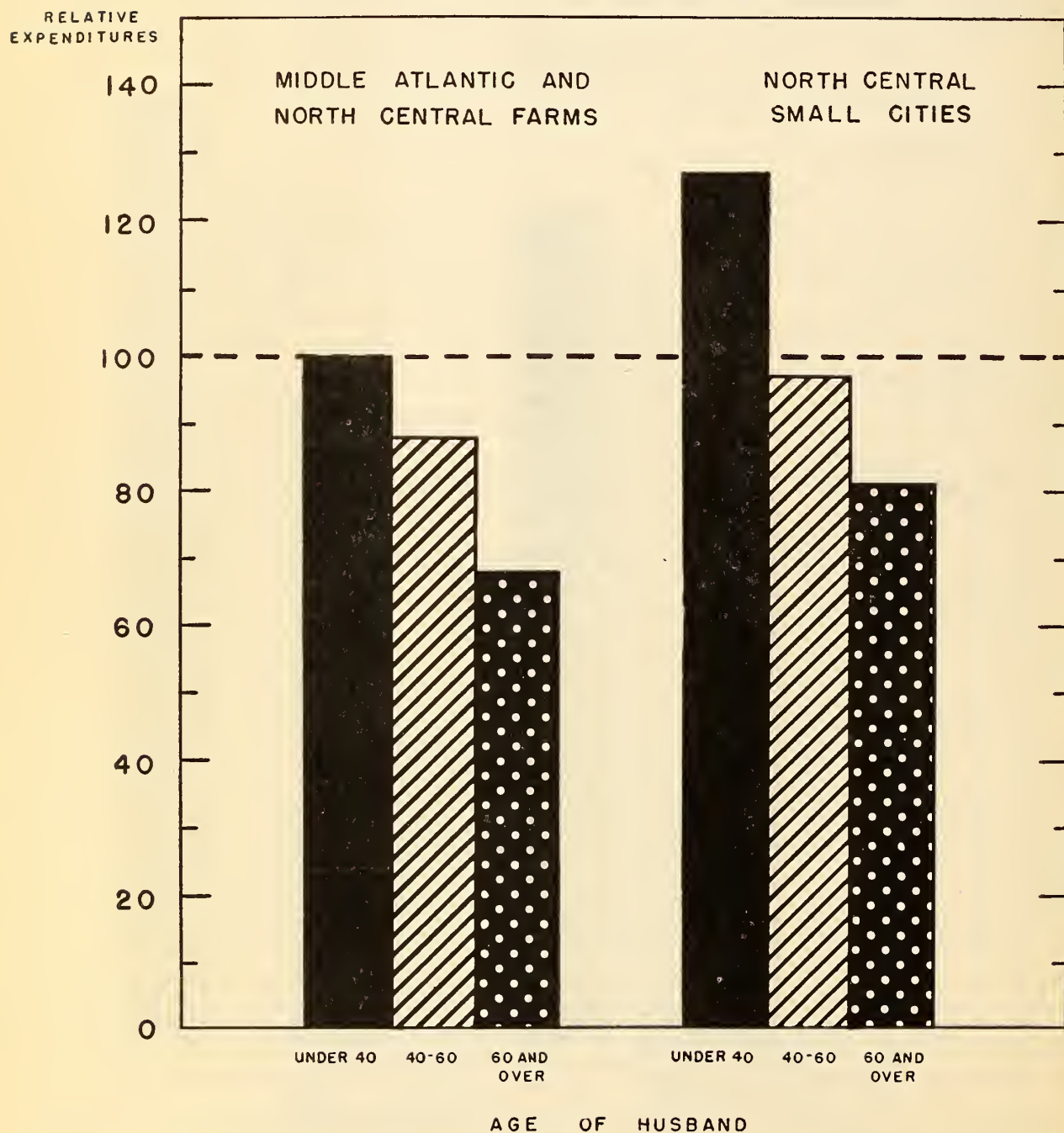


*Husbands and wives in families with an only child under 12 years, and with total income between \$500 and \$3,000; Middle Atlantic and North Central farms, villages, and North Central small cities.

FIGURE 22.

CLOTHING EXPENDITURES OF HUSBANDS, BY AGE, FARMS AND SMALL CITIES, 1935-36*

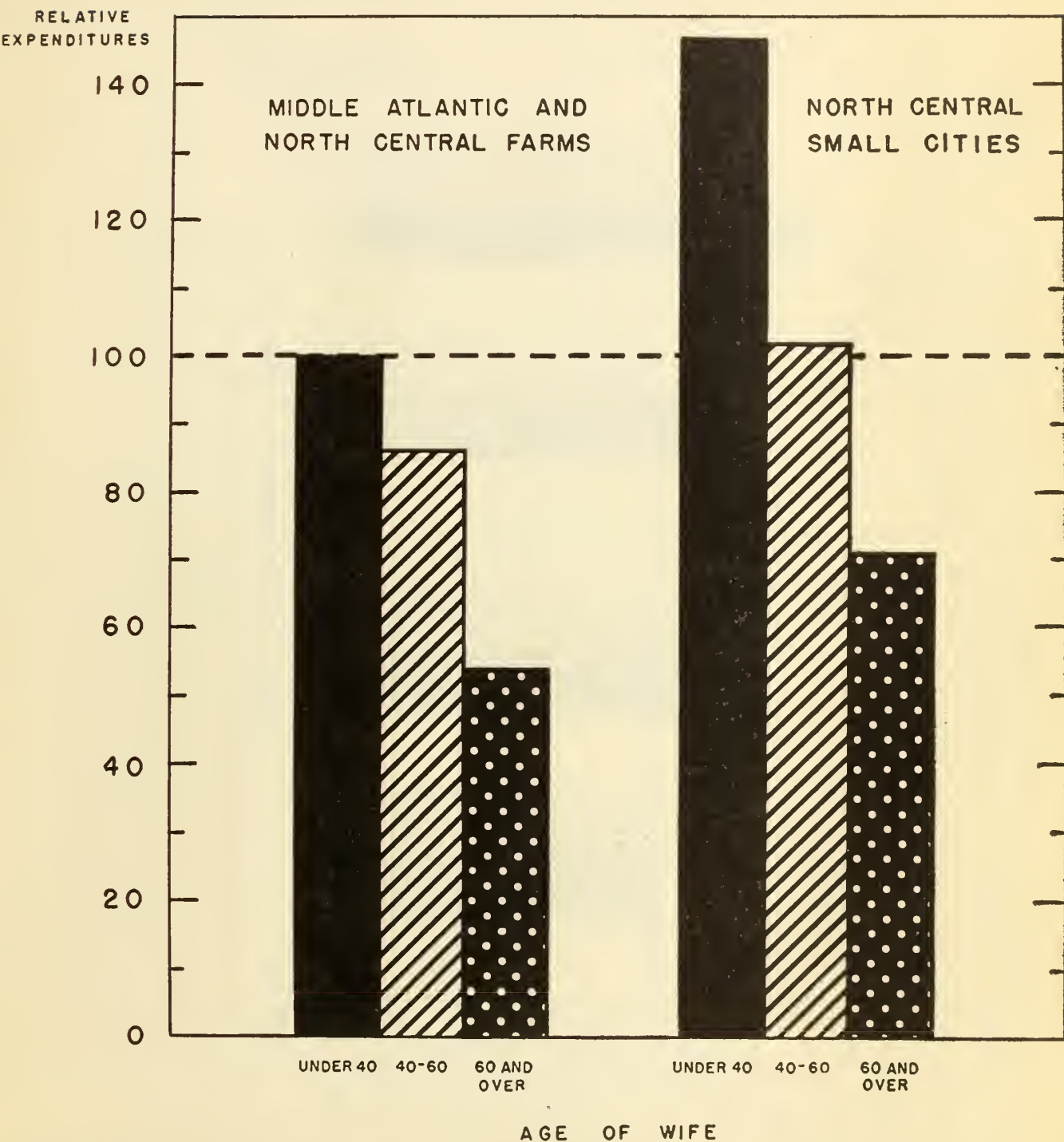
(EXPENDITURES OF FARM HUSBANDS UNDER 40=100)



*Husbands in families without children and with a total annual income between \$500 and \$1,500.

FIGURE 23.

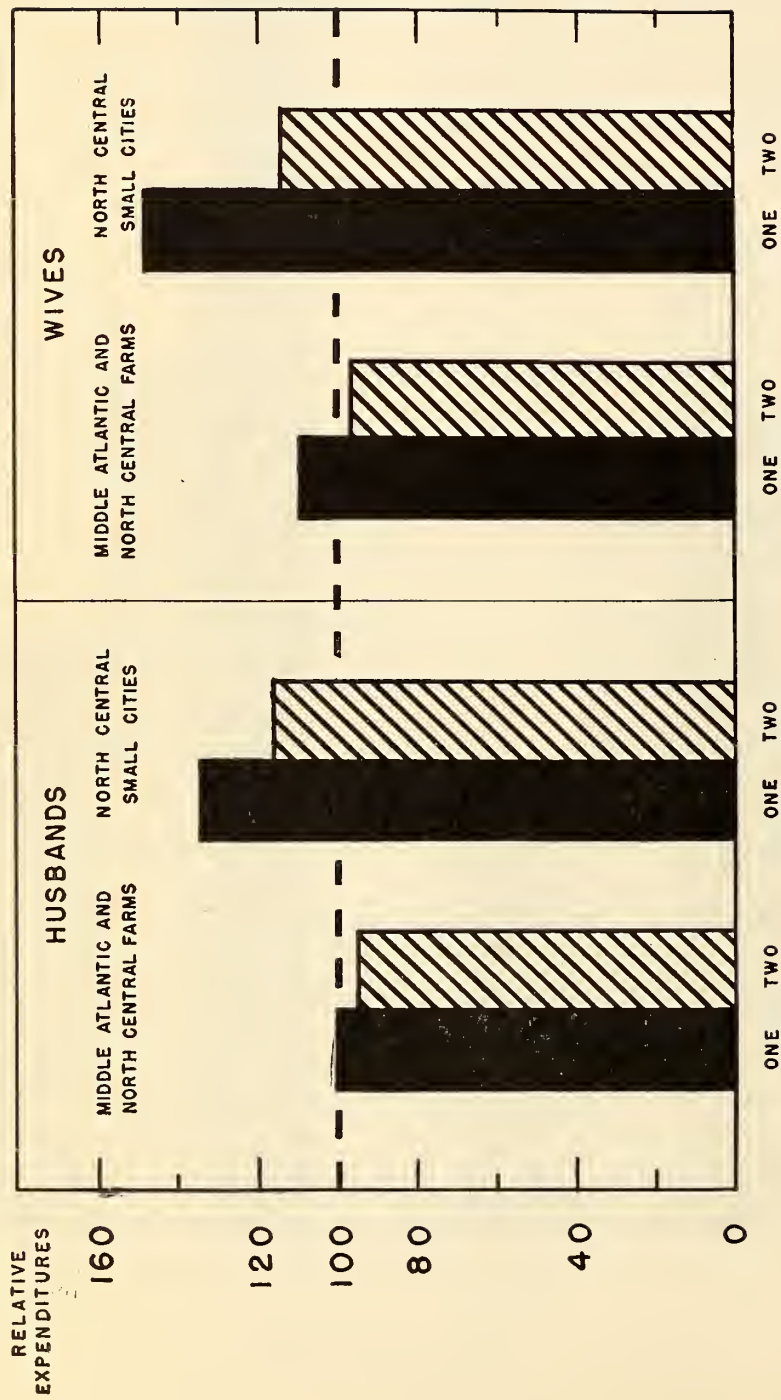
CLOTHING EXPENDITURES OF WIVES, BY AGE, FARMS AND SMALL CITIES, 1935-36* (EXPENDITURES OF FARM WIVES UNDER 40 = 100)



*Wives in families without children and with a total annual income between \$500 and \$1,500.

FIGURE 24.

**CLOTHING EXPENDITURES OF HUSBANDS AND WIVES,
CLASSIFIED BY NUMBER OF CHILDREN IN FAMILY, 1935-36***
(EXPENDITURES OF FARM HUSBANDS IN FAMILIES WITH ONE CHILD = 100)



NUMBER OF CHILDREN IN FAMILY

*Families with only one or two children each under 12 years, and with a total annual income between \$500 and \$1,500.

FIGURE 25.

Housing

City and farm homes

One way of measuring the adequacy of a house for family living is by the presence or absence of modern facilities. Most city families have electric lights and running water and, in the North and West, central heating. Four out of five have private bath and flush toilet.

In contrast with city conditions, fewer farm families have electric lights and modern plumbing. Somewhat more farm families are cramped for space inside the house.

With 5 out of 10 city families living in buildings that house more than one family, private outdoor living space is an unobtainable luxury for many. In large cities especially, space for children to play safely is limited, and the noise and dirt of the environment, the traffic and other nuisances are a menace to wholesome family life. Thus, the environment of the rural house may in some measure at least make up for its other lacks.

The following data show some important differences in the housing of city, rural nonfarm, and farm families as reported by the Census for the entire United States for 1945:

ITEM:	<i>Percentage of family dwellings</i>		
	<i>Urban</i>	<i>Rural nonfarm</i>	<i>Farm</i>
No electric lights.....	2	10	48
No running water.....	5	30	72
No private bath and flush toilet.....	18	46	84
No central heating.....	59	64	85
More than 1.00 person per room.....	11	17	25

Electricity on farms

Electricity is an important factor in modernization of farm homes. Many more farm homes have electricity than in 1930, and the increase since 1940 has been especially great (fig. 26). In spite of shortages of power and equipment the advance has continued since 1945. By 1947, 6 out of 10 farms had electricity. Farm tenant dwellings are much less well equipped than those of owners.

City rents

In cities, less than half of the dwellings were occupied by renters in 1945, a decrease from 1940 (fig. 27). With rent control continuing, the shift upward in rents has been much less than the increase in prices of other consumer goods. Moreover, some of the rent increases accompanied changes in the kind of accommodations and services furnished.

Over one-third of the city families paid less than \$25 a month in 1945. Some of these, but far from all, lived in the smaller cities. In small cities, and certainly in large ones, these \$25 rentals probably do not supply the kind of housing most families want and need.

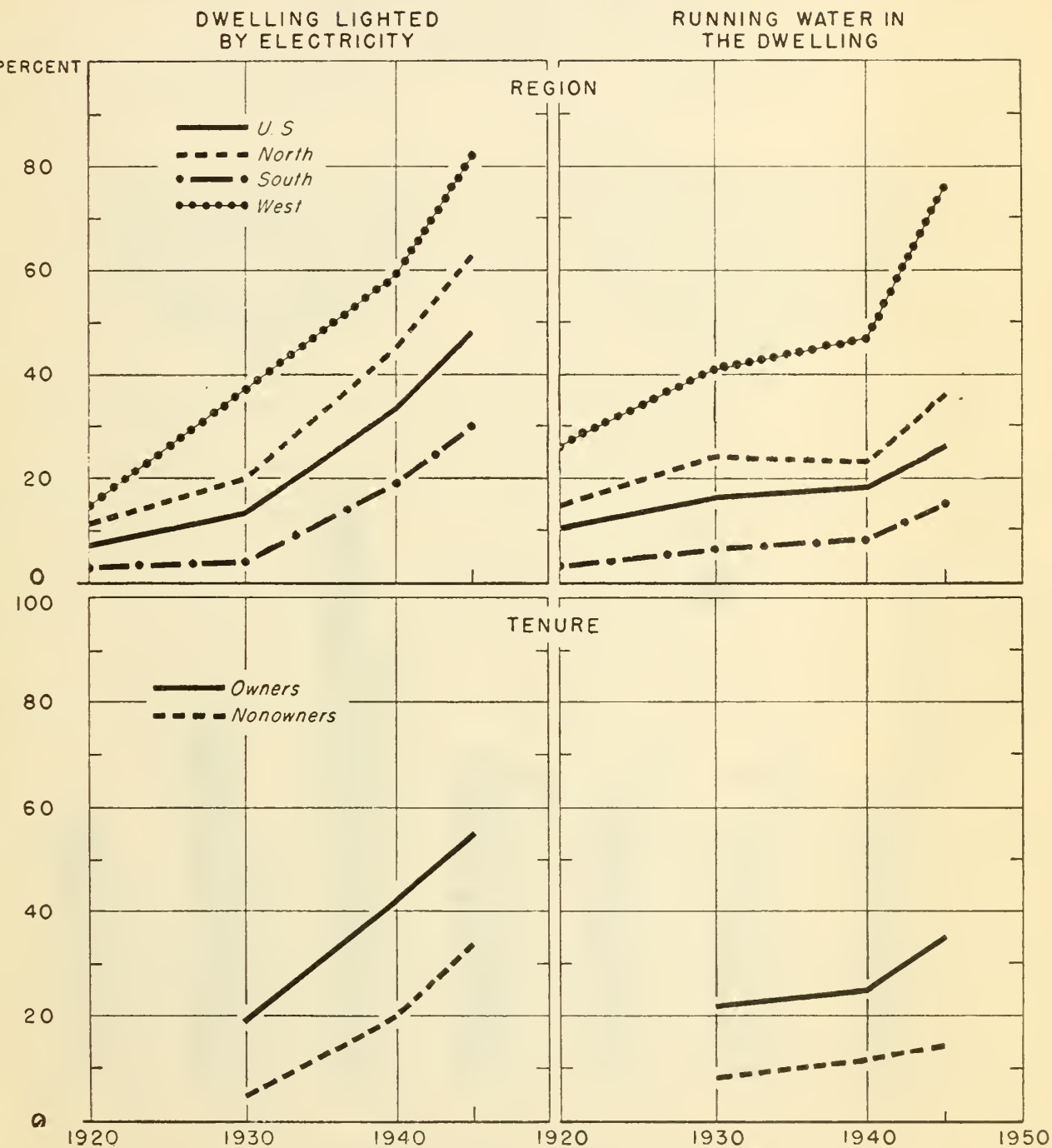
Furnishings and equipment

In the country as a whole spending for furnishings and household equipment rose sharply in 1945 (fig. 28). During the war years, spending was curtailed far more for furnishings and equipment than for other consumer goods. Spending for furnishings and equipment by account-keeping farm families followed much the same trend as that of all consumers—up in the early 1940's with increases in income and prices, sharply curtailed during the years of scarcity, and a marked increase in 1945.

A problem to solve

Achieving adequate housing for its families is one of this country's difficult problems. Some progress is being made in finding solutions. Extension of electric power in rural areas is helping many farm families to modernize their houses. A few city families can rent or buy better dwellings as more low-cost houses are built in urban areas. Adequate housing for most of the population will depend not only on trends in family incomes and building costs but also on decisions of the American people as to public policy.

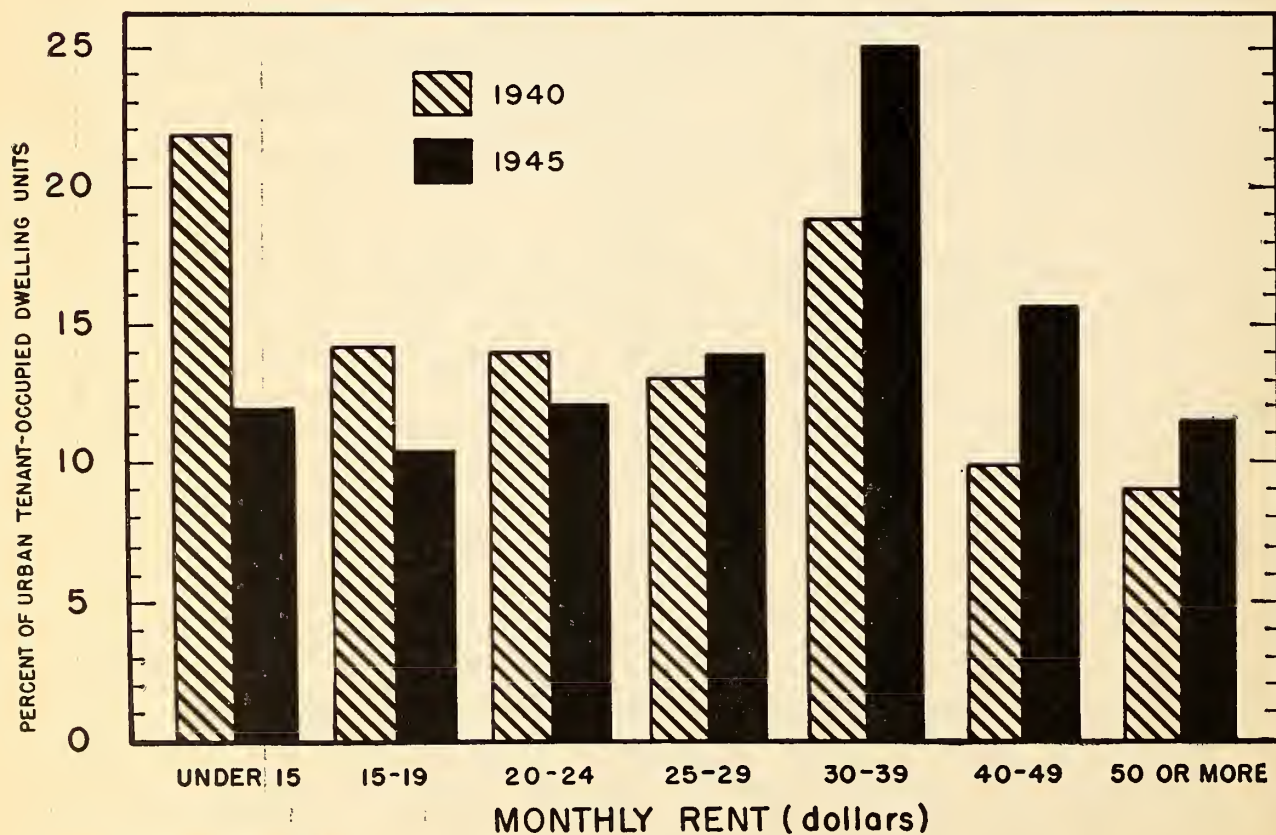
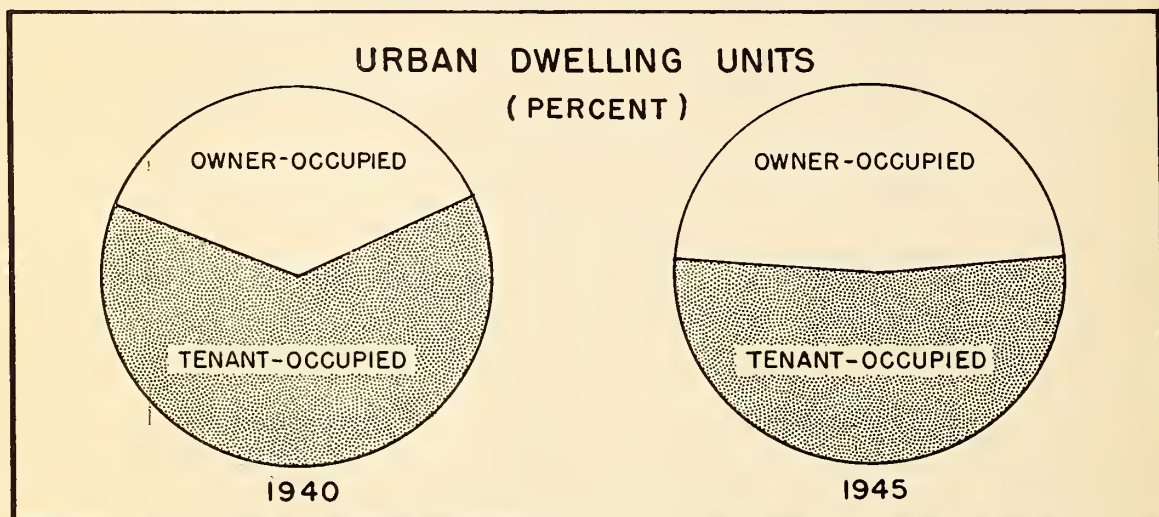
FARM DWELLINGS WITH ELECTRICITY AND RUNNING WATER, BY REGION, 1920-45, AND BY TENURE, 1930-45



SOURCE: Census 1920, 1930, 1940, and Quarterly Survey of Agriculture, April 1945.

FIGURE 26.

URBAN DWELLING UNITS OCCUPIED BY OWNERS AND TENANTS, AND DISTRIBUTION OF URBAN TENANT- OCCUPIED DWELLINGS BY MONTHLY RENT, 1940 AND 1945

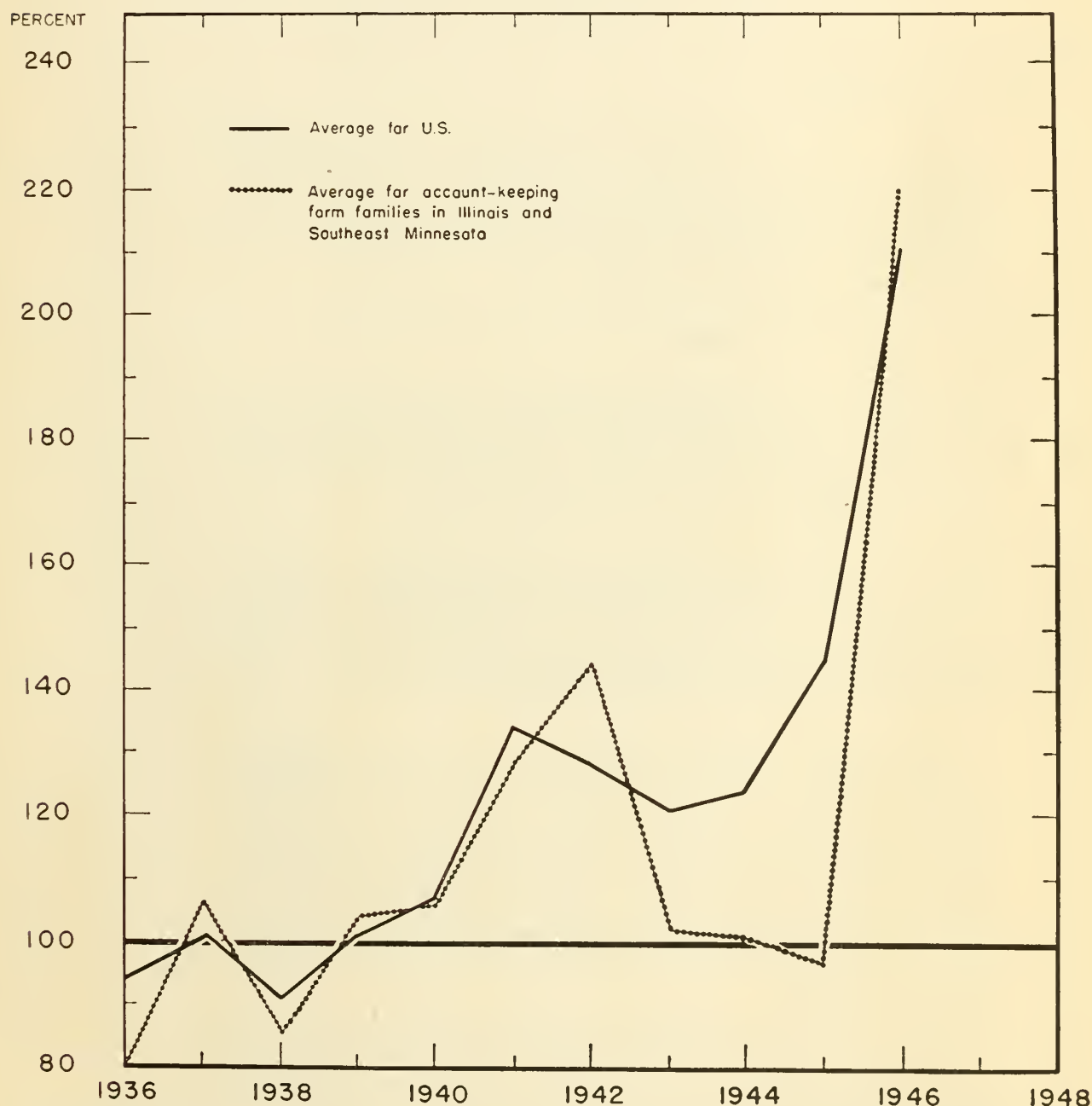


SOURCE: U. S. Bureau of the Census.

FIGURE 27.

HOUSE-FURNISHINGS AND EQUIPMENT SPENDING PER PERSON, SELECTED FARM FAMILIES AND ALL CONSUMERS IN UNITED STATES, 1936-46

(1937-40 = 100)



SOURCE: Derived from data of U. S. Department of Commerce and annual summaries of farm and family accounts submitted to State colleges in Illinois and southeast Minnesota.

FIGURE 28.

Medical care

Trends in spending

In the country as a whole families greatly increased their spending for medical care during and after World War II (fig. 29). In 1946, per capita spending for medical care was twice what it was in 1936. Part of the increase went into price advances, but even more is explained by an increase in the amount of medical care obtained.

Medical care for farm families

Farm families in an account-keeping group in the North Central States increased their medical care spending from 1936 to 1946 more than did the general average of all consumers. Even so, the number of dollars they spent in 1946 for medical care was only a little above the general level for all consumers (table 29).

These account-keeping families were somewhat more prosperous and probably spent more on medical care than the average farm family. Hence, the conclusion from this and other sources is: Although farm families in general stepped up their spending for medical care from 1936 to 1946 more than all consumers, the average farm family was still spending less per capita in 1946 on medical care than was the average city family.

Just as high-income families spend more for medical care than the average family, so also in areas where the general income level is relatively high, expenditures for medical care are greater than in areas where income is low. In 1945, farm families in the North Central States spent, on the average, about 40 percent more for medical care than did those in the South (fig. 30). Drugs and medical supplies were the only medical-care item on which southern families spent more than northern. This item took a larger part of the southern family's medical-care dollar than any other item except physicians' care. Northern families spent more for hospital and dental care than for medicines and drugs.

Farm families are often handicapped in getting medical care by the scarcity of doctors and dentists in the rural counties, in relation to the number of people to be served (fig. 31). Farm people do, of course, often go long distances to cities for their medical care. Still, predominantly rural areas are at a disadvantage.

Postwar increases in spending for medical care suggest that farm families want better medical care. Figure 32, for example, shows that farm and other rural families are increasingly using hospitals for the birth of babies. The proportion of rural babies born in hospitals increased more rapidly than the proportion of city babies in the years between 1941 and 1945. Both high wartime income and the provisions of the Emergency Maternity and Infant Care program for wives of servicemen contributed to this rise.

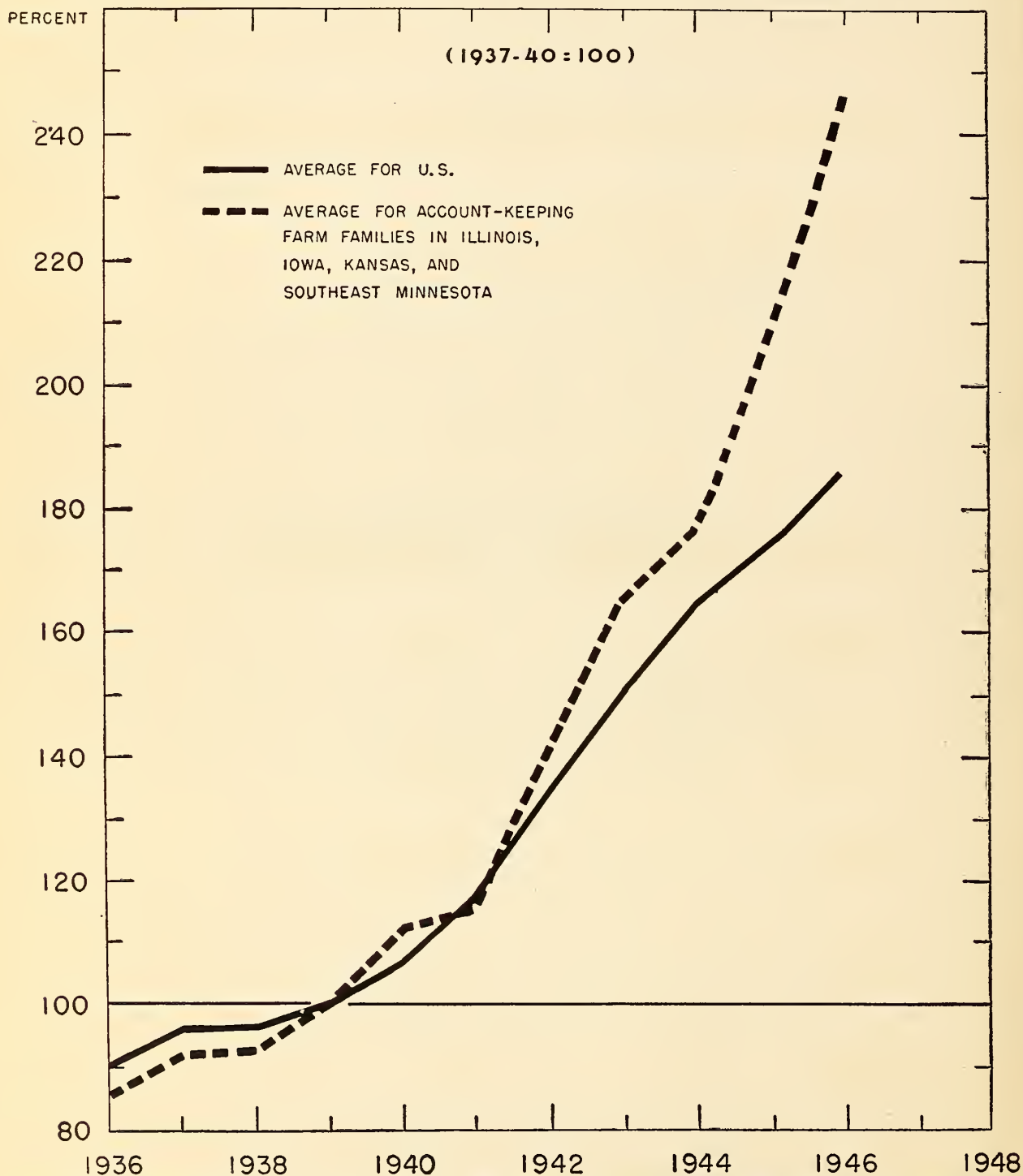
Distribution of medical expenditures

In a given year many families spend nothing for medical care, or buy only medicine and supplies. The group of farm families that spent the least for medical care, as shown in figure 33, illustrate this situation. These families spent only 1 percent of their income for medical care; they had average savings amounting to 18 percent of income.

The one-third of the farm families with the largest medical expense spent more for family living than their current incomes; 15 percent of their income went for medical care. Probably few of these families paid their medical bills out of current income. This group with high medical bills spent savings or incurred debts averaging \$9 for every \$100 of income.

If it were practical for families to plan their medical spending for years ahead, some of the savings accumulated in years when medical bills were low might be considered as earmarked for future illnesses. Unfortunately, the serious illnesses can seldom be foreseen. Moreover, the heavy medical bills of young families and of elderly people come at a time when family incomes are below their peak, and when savings often are counted on for other purposes.

MEDICAL-CARE SPENDING PER PERSON, SELECTED FARM FAMILIES AND ALL CONSUMERS IN UNITED STATES, 1936-46



SOURCE: Derived from data of U. S. Department of Commerce and annual summaries of farm and family accounts submitted to State colleges in Illinois, Iowa, Kansas, and southeast Minnesota.

FIGURE 29.

MEDICAL-CARE EXPENDITURES, FARM FAMILIES IN NORTH CENTRAL AND SOUTHERN REGIONS, 1945

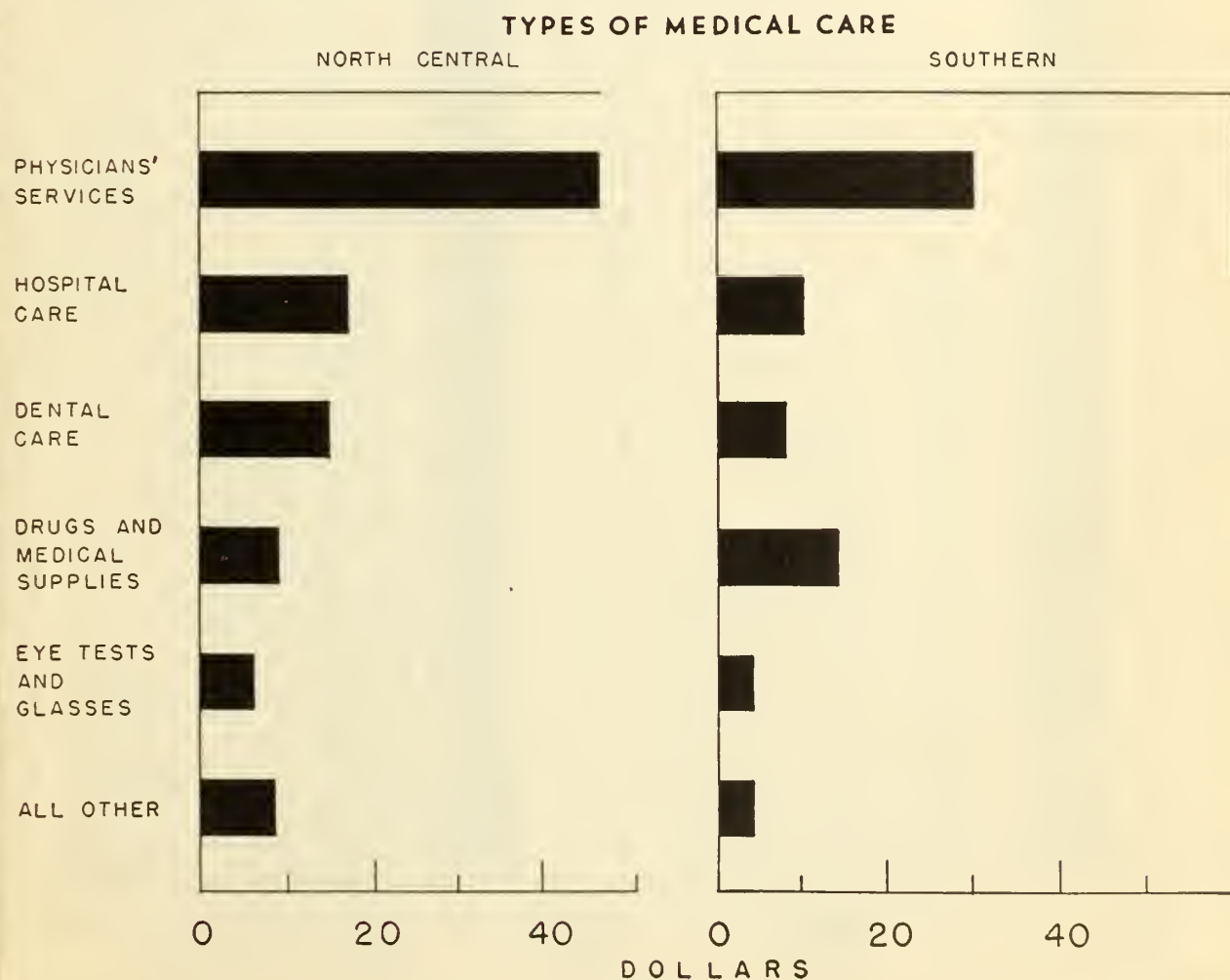
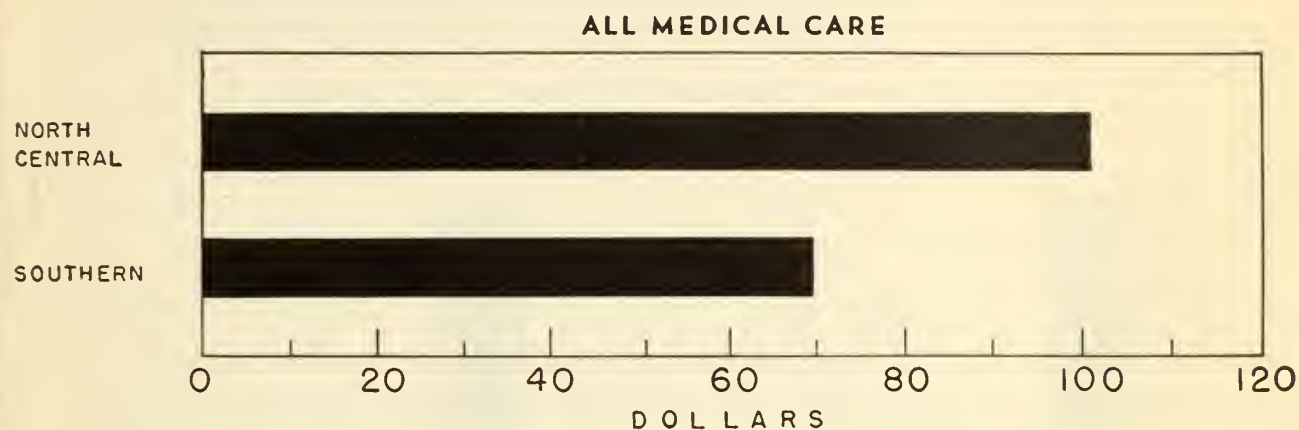
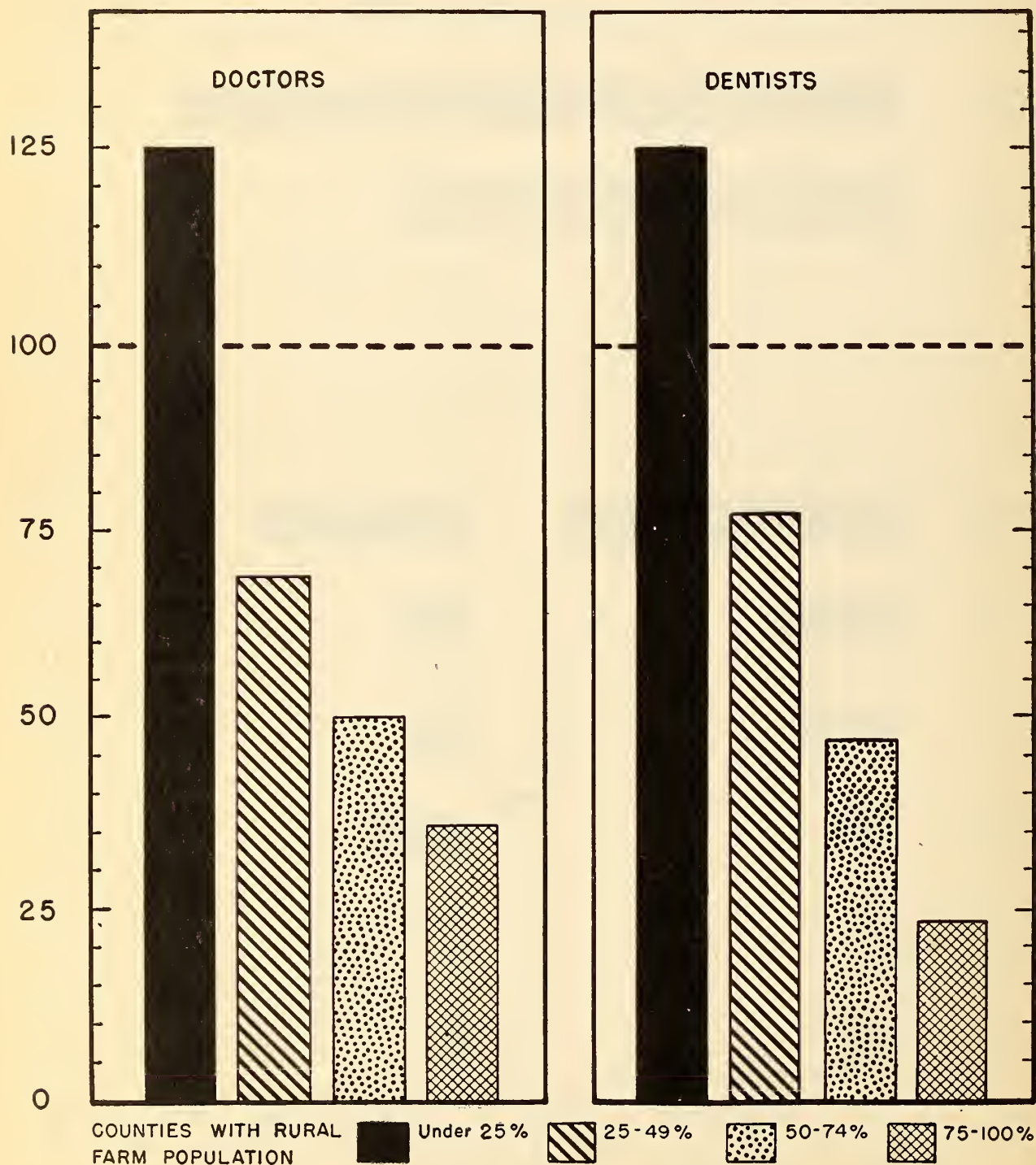


FIGURE 30.

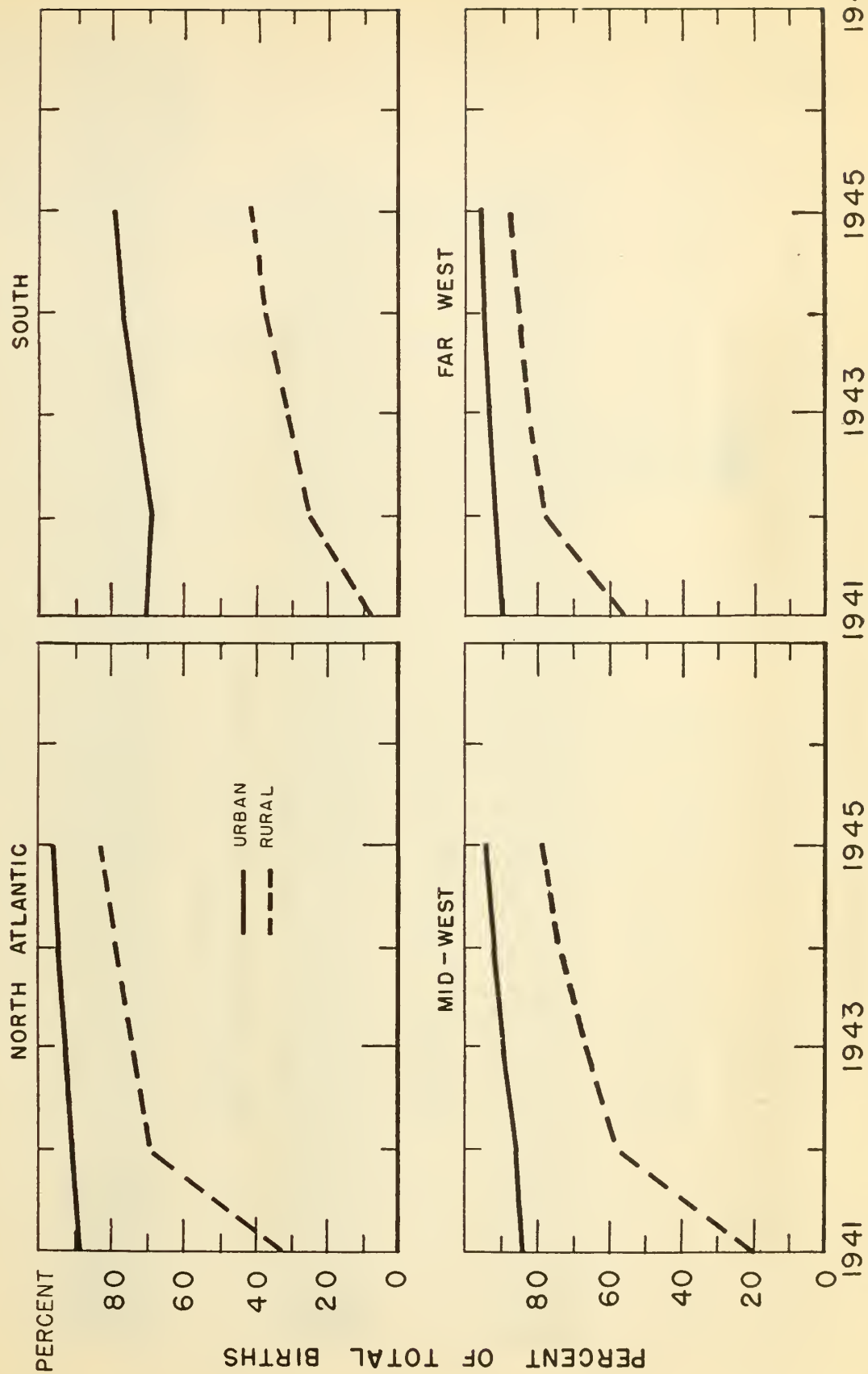
**DOCTORS AND DENTISTS PER 100,000 PERSONS, 1942,
BY PERCENTAGE OF COUNTY POPULATION ON FARMS**
(NUMBER PER 100,000 PERSONS IN UNITED STATES = 100)



SOURCE: Computed by Bureau of Agricultural Economics from data of American Medical Association and American Dental Association.

FIGURE 31.

PROPORTION OF BIRTHS IN HOSPITALS, URBAN AND RURAL POPULATION, BY REGION, 1941-45



Source: U. S. Bureau of the Census and National Office of Vital Statistics.

FIGURE 32.

SPENDING AND SAVING OF FAMILIES, GROUPED BY EXPENDITURES FOR MEDICAL CARE

FARM FAMILIES WITH INCOME BETWEEN \$ 750 AND \$ 1,000, 1941

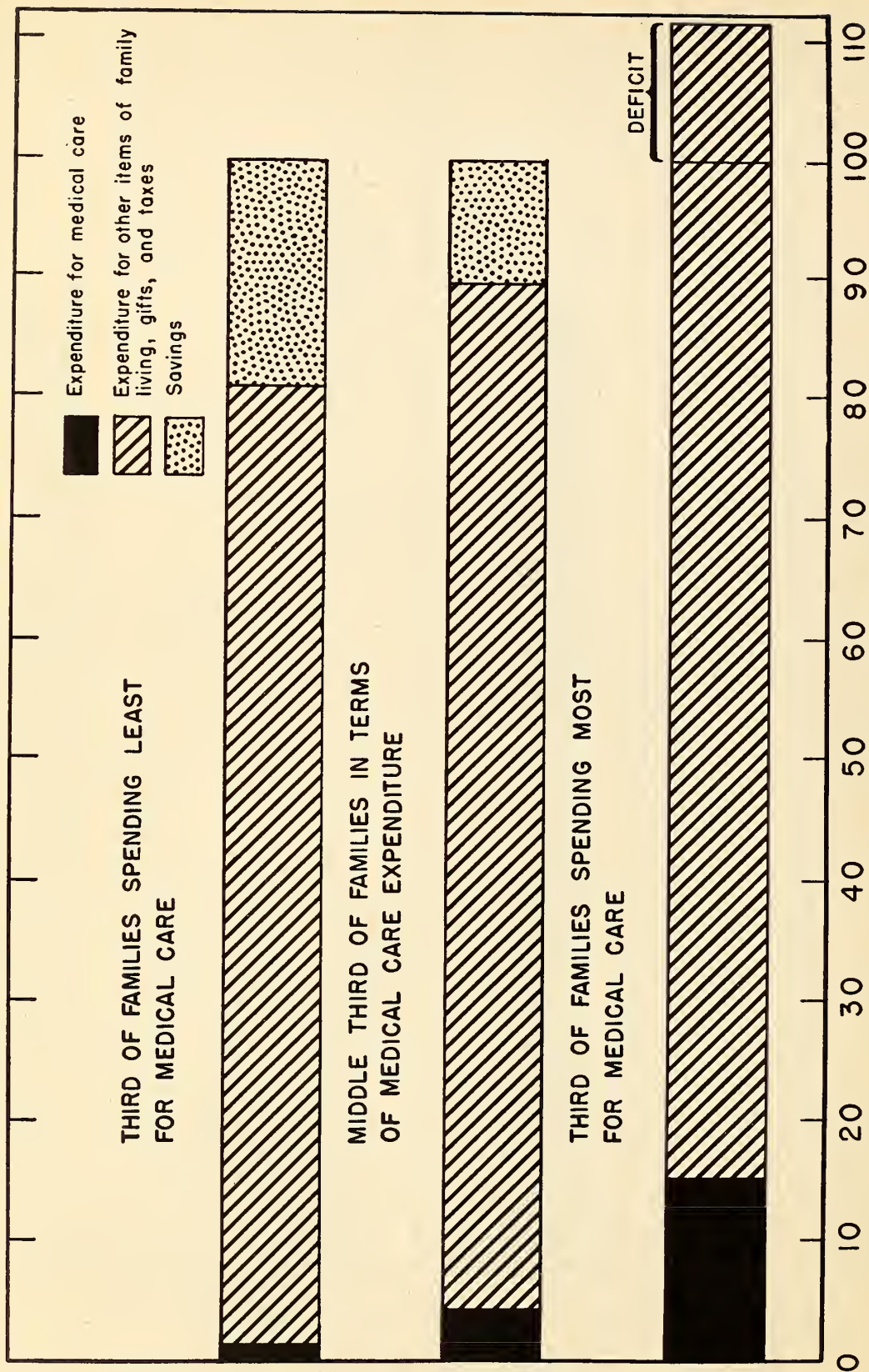


FIGURE 33.

United States families

Number of families, city and farm

Previous sections of this report have shown differences in ways of living between farm and city people. Of the 35 million families with two or more members in the United States in 1947, by far the largest group, 21 million, lived in cities; about 6 million, on farms; and 8 million, in open country or villages, but not on farms (fig. 34).

In 1910, 30 out of 100 families lived on farms. Recent estimates place only 16 out of 100 families on farms. During both World Wars employment opportunities attracted many to cities. During the depression of the early 1930's, the rate of migration from farms to cities decreased, so that in 1940 more families were on farms than in 1930.

Good roads have made it possible for many city families to live in the open country as neighbors of farm families and for farm families to go to cities for shopping, entertainment, school, and jobs. Figure 35 shows that many more farm operators are now doing substantial amounts of work off their own farms than 15 years ago. In New England, the Middle Atlantic and Pacific States, where cities are large and numerous, close to one-third of the farmers combined a large amount of other work with farming.

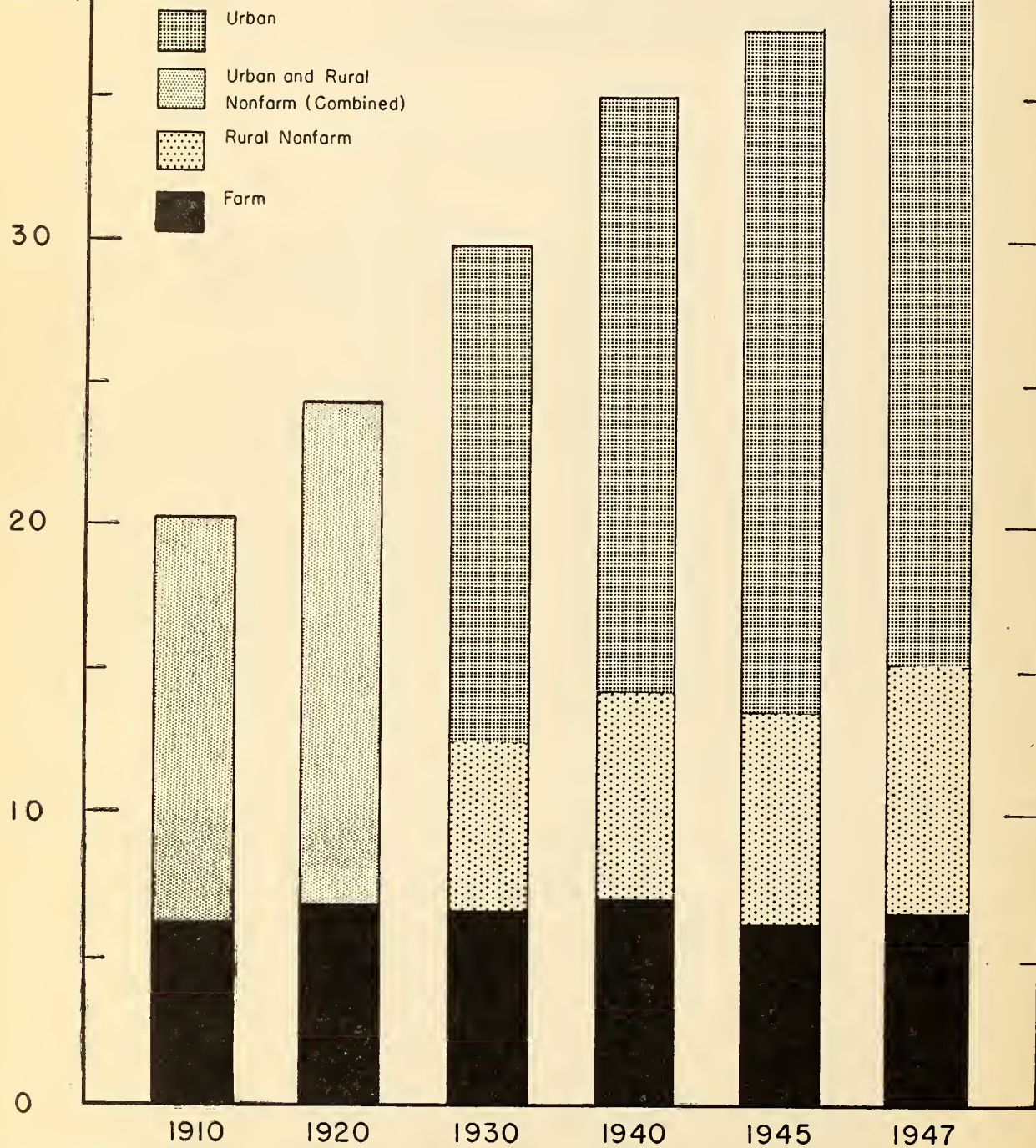
Composition of families

Size and make-up of the family affect levels of living. Of every 100 families in 1947, 86 had both husband and wife, 47 of these had children under 18, 39 were families of husband and wife with no children under 18 at home. Of the remainder, families of two or more without both husband and wife, four-fifths had a woman as head of the family.

City families are smaller than farm families: An average of 2.95 persons for city compared with 3.59 for farm. In cities, fewer than one-fourth of the families had three or more children; whereas on farms, nearly one-half had three or more (fig. 36). These are unbroken families with a male head aged 35 to 44, a group most likely to have children at home. However, even when all families, including broken families, younger and older couples, are considered, the conclusion is the same; relatively more farm than city families have several children.

NUMBER OF FAMILIES IN UNITED STATES, FARM, RURAL NONFARM, AND URBAN, 1910-47*

NUMBER OF FAMILIES (MILLIONS)

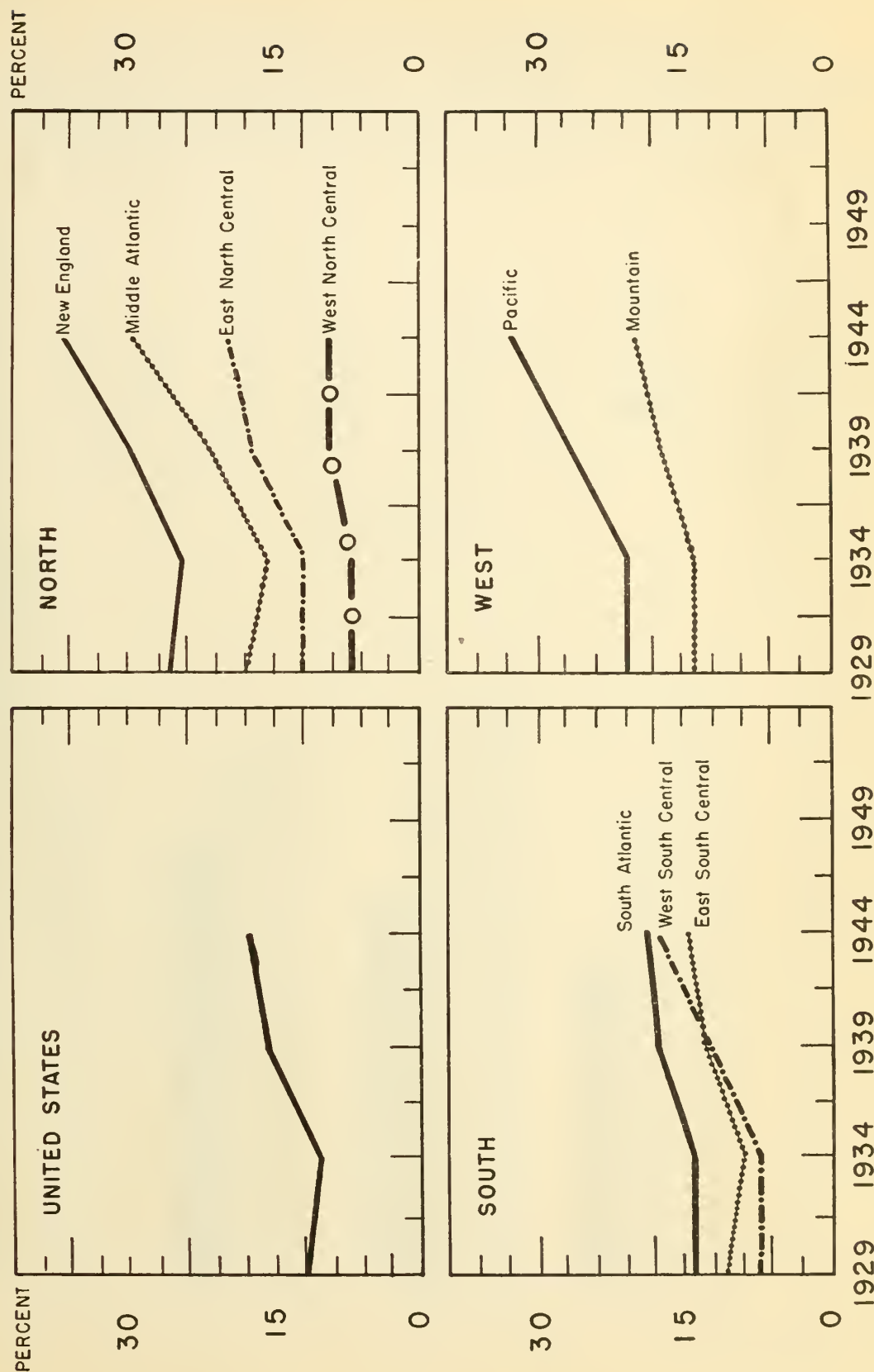


*One-person families are included.

SOURCE: U. S. Bureau of the Census.

FIGURE 34.

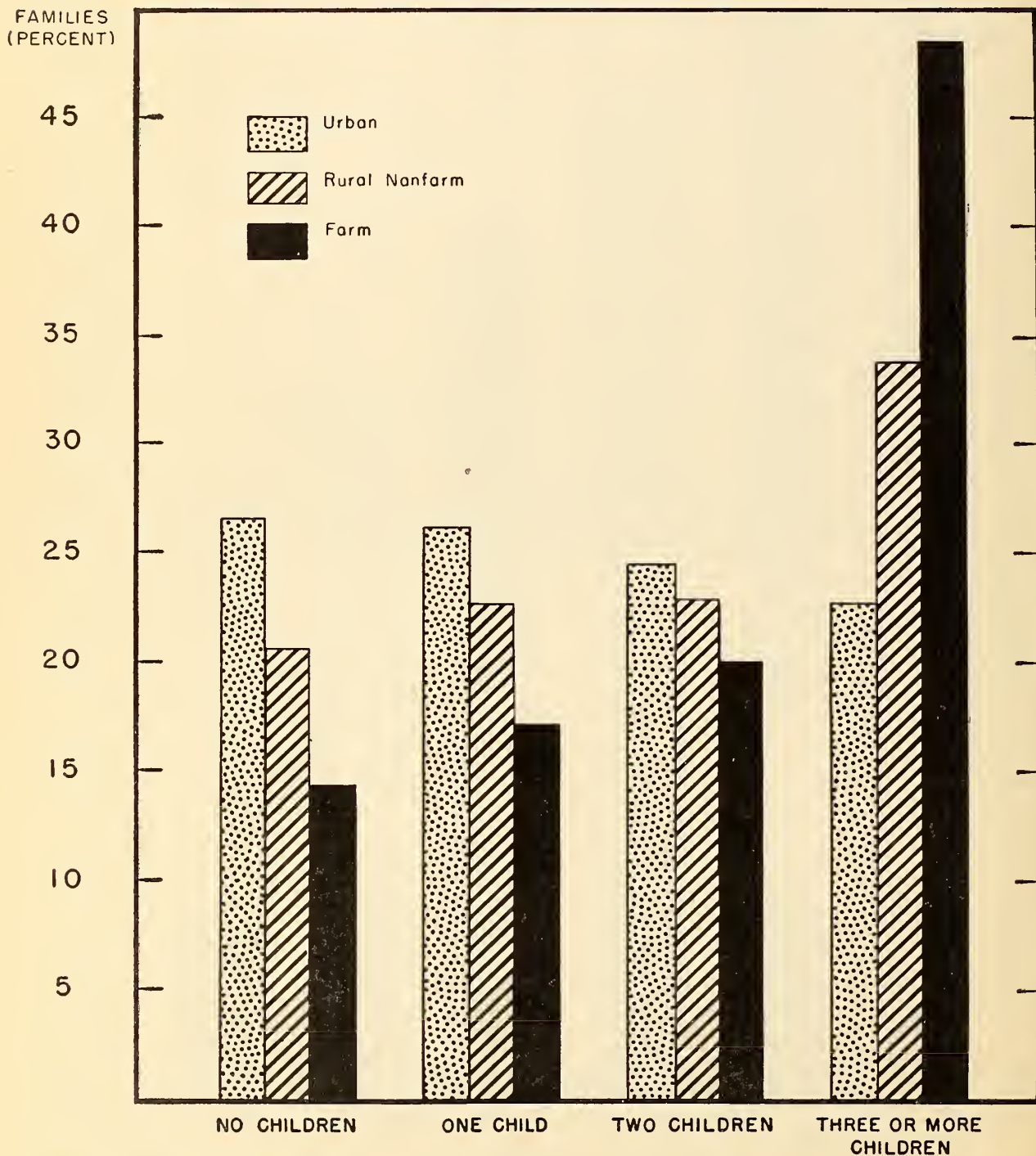
PERCENTAGE OF FARM OPERATORS REPORTING 100 OR MORE DAYS WORKED OFF FARM, 1929-44



SOURCE: U. S. Bureau of the Census and U. S. Bureau of Agricultural Economics.

FIGURE 35.

**FAMILIES BY NUMBER OF CHILDREN UNDER 18:
URBAN, RURAL NONFARM, AND FARM FAMILIES WITH
MALE HEAD AGED 35 TO 44, WIFE PRESENT, 1940**



SOURCE: U. S. Bureau of the Census.

FIGURE 36.

Tables

Recent trends in income and spending

Table 1.—Change in spending per person by all consumers in United States, and consumer price index for moderate-income families in large cities, 1936-46

[1937-40=100]

Year	Relative consumer spending	Consumer price index	Year	Relative consumer spending	Consumer price index
	Percent	Percent		Percent	Percent
1936.....	93.3	98.3	1942.....	131.6	115.6
1937.....	100.1	101.9	1943.....	147.2	122.6
1938.....	95.0	100.0	1944.....	159.6	124.5
1939.....	99.1	98.6	1945.....	176.6	127.4
1940.....	105.8	99.4	1946.....	204.4	138.2
1941.....	120.7	104.4			

Source: Derived from data of U. S. Department of Commerce and U. S. Bureau of Labor Statistics.

Table 2.—Net income per person, living on farms and not living on farms, 1940-46

Year	Per capita net income		Relative per capita net income (1935-39=100)	
	Persons living on farms	Persons not living on farms	Persons living on farms	Persons not living on farms
	Dollars	Dollars	Percent	Percent
1935-39.....	243	603	100.0	100.0
1940.....	258	697	106.2	115.6
1941.....	350	826	144.0	137.0
1942.....	505	1,027	207.8	170.3
1943.....	676	1,223	278.2	202.8
1944.....	688	1,290	283.1	213.9
1945.....	702	1,279	288.9	212.1
1946.....	779	1,288	320.6	213.6

Source: Bureau of Agricultural Economics.

Table 3.—Index of consumers' prices for moderate-income families in large cities, June 1939-September 1947

[June 15, 1939=100]

Year and month	Food	Clothing	Rent	Fuel, electricity, and ice	House furnishings	Miscellaneous
1939: June 15.....	100	100	100	100	100	100
Sept. 15.....	105	100	100	101	100	101
Dec. 15.....	101	101	100	102	102	100
1940: Mar. 15.....	102	102	100	103	100	100
June 15.....	105	101	100	101	100	100
Sept. 15.....	104	101	100	102	100	101
Dec. 15.....	104	101	101	103	100	101
1941: Mar. 15.....	105	102	101	103	101	101
June 15.....	113	103	101	104	105	103
Sept. 15.....	118	110	102	106	111	105
Dec. 15.....	121	114	104	107	116	107
1942: Mar. 15.....	127	123	104	107	120	110
June 15.....	132	125	104	108	122	110
Sept. 15.....	135	125	104	109	123	111
Dec. 15.....	142	126	104	109	123	112
1943: Mar. 15.....	147	127	104	110	124	114
June 15.....	152	128	104	110	125	115
Sept. 15.....	147	132	104	110	126	117
Dec. 15.....	146	134	104	112	127	118
1944: Mar. 15.....	143	136	104	113	128	119
June 15.....	145	138	104	112	138	121
Sept. 15.....	146	141	104	113	140	122
Dec. 15.....	147	142	104	112	142	123
1945: Mar. 15.....	145	143	104	113	144	123
June 15.....	151	145	104	113	145	124
Sept. 15.....	149	148	104	114	146	124
Dec. 15.....	151	149	104	113	147	124
1946: Mar. 15.....	150	153	104	113	149	125
June 15.....	156	157	104	113	155	127
Sept. 15.....	186	165	104	117	165	129
Dec. 15.....	199	176	104	118	176	136
1947: Mar. 15.....	202	184	105	121	181	139
June 15.....	204	185	105	121	182	139
Sept. 15.....	217	187	109	128	186	140

Source: U. S. Bureau of Labor Statistics.

Table 4.—Distribution of urban and farm families of two or more persons, by money income, 1945

Net money income level (dollars)	Urban families	Farm families	Net money income level (dollars)	Urban families	Farm families
	Percent	Percent		Percent	Percent
All.....	100.0	100.0	3,000-3,499.....	12.1	4.3
Loss.....	.1	1.5	3,500-3,999.....	8.6	2.3
0-499.....	2.2	17.9	4,000-4,499.....	6.8	2.1
500-999.....	4.5	19.0	4,500-4,999.....	4.5	1.9
1,000-1,499.....	6.5	14.2	5,000-5,999.....	8.1	1.6
1,500-1,999.....	10.3	14.4	6,000-9,999.....	7.9	2.0
2,000-2,499.....	12.7	11.1	10,000 and over.....	1.8	.6
2,500-2,999.....	13.8	7.1			

Source: U. S. Bureau of the Census.

Table 5.—Composition of farm family income at different money income levels, 1941

Net money income level (dollars)	Components of income				Percent of total income		
	Total income	Money income	Food not purchased ¹	Housing and other goods not purchased	Money income	Food not purchased ¹	Housing and other goods not purchased
	Dollars	Dollars	Dollars	Dollars	Percent	Percent	Percent
Low (403).....	694	403	159	132	58.1	22.9	19.0
Medium (833).....	1,198	833	177	188	69.5	14.8	15.7
High (1,591).....	2,004	1,591	189	224	79.4	9.4	11.2

¹ Valued at farm sale price.

Source: Adapted from U. S. Department of Agriculture, Miscellaneous Publication No. 520, Rural Family Spending and Saving in Wartime.

Table 6.—Average expenditures of city families, 1941 and 1944

[Families of 2 or more persons with incomes (after taxes) at the median in 1941 and 1944]

Item	Average expenditure		Percentage distribution	
	1941	1944	1941	1944
	Dollars	Dollars	Percent	Percent
Income after taxes.....	2,108	2,952	100	100
Total expenditures.....	2,081	2,644	99	90
Food.....	642	948	30	32
Housing ¹	481	564	23	19
Furnishings and equipment.....	107	90	5	3
Clothing.....	222	390	11	13
Automobile.....	206	109	10	4
Medical care.....	106	130	5	5
Other ²	246	294	12	10
Gifts and contributions.....	71	119	3	4
Savings.....	27	308	1	10

¹ Includes housing, fuel, light, refrigeration, and household operation.

² Includes transportation other than automobile, personal care, recreation, tobacco, reading, formal education, and miscellaneous.

Source: Derived from data of U. S. Bureau of Labor Statistics.

Patterns of spending and saving

Table 7.—Spending and saving at different income levels by families of two or more persons, 1941

Money income class (dollars)	Average money income	Net saving or deficit	Total expenditures	Food	Housing ¹	Clothing	Miscellaneous ²	Medical care	Transportation	Gifts and taxes
	<i>Dollars</i>	<i>Dollars</i>	<i>Dollars</i>	<i>Dollars</i>	<i>Dollars</i>	<i>Dollars</i>	<i>Dollars</i>	<i>Dollars</i>	<i>Dollars</i>	<i>Dollars</i>
Under 500.....	315	—86	401	149	89	53	37	30	29	14
500 to 1,000.....	755	—31	786	282	203	89	71	43	76	22
1,000 to 1,500.....	1,268	40	1,228	416	339	139	114	63	118	39
1,500 to 2,000.....	1,753	115	1,638	530	455	188	156	87	164	58
2,000 to 3,000.....	2,479	147	2,332	701	627	266	246	103	291	98
3,000 to 5,000.....	3,777	479	3,298	896	855	415	367	153	418	194

¹ Includes housing, household operation, and furnishings and equipment.

² Includes personal care, recreation, tobacco, reading, formal education, and other.

Source: U. S. Bureau of Labor Statistics Bulletin No. 822, Family Spending and Saving in Wartime, tables 4 and 5.

Table 8.—Use of family-living dollar, families without children, by age of wife, Middle Atlantic and North Central village families having value-of-living of \$1,280, 1935-36

Item	Wife under 30 years	Wife 60 years or older
	<i>Dollars</i>	<i>Dollars</i>
Food.....	345	381
Housing.....	171	296
Household operation.....	147	229
Automobile.....	157	73
Furnishings and equipment.....	111	31
Clothing.....	130	73
Medical care.....	55	64
Other items.....	164	133

Source: U. S. Department of Agriculture Miscellaneous Publication No. 489, Family Spending and Saving as Related to Age of Wife and Age and Number of Children, table 3.

Table 9.—Use of family-living dollar, families with children under 16, by number of children, Middle Atlantic and North Central village families having value-of-living of \$1,280, 1935-36

Item	1 child under 2 years	2 children under 5 years	3 or 4 children under 16 years
	<i>Dollars</i>	<i>Dollars</i>	<i>Dollars</i>
Food.....	383	426	507
Housing.....	179	166	174
Household operation.....	164	163	155
Automobile.....	143	107	97
Furnishing and equipment.....	82	80	37
Clothing.....	123	124	123
Medical care.....	74	73	46
Other items.....	132	141	141

Source: U. S. Department of Agriculture Miscellaneous Publication No. 489, Family Spending and Saving as Related to Age of Wife and Age and Number of Children, table 3.

Table 10.—Dollar value of goods and services consumed, and savings, farm and city families,¹ 1941

[Families of two or more persons with income (after taxes) at the median]

Item	Dollars		Percent of total income	
	Farm	City	Farm	City
Money plus nonmoney income.....	1,222	2,286	100.0	100.0
Money income (after taxes).....	832	2,108	68.1	92.2
Gifts and inheritances.....	27	31	2.2	1.4
Income received in kind.....	363	147	29.7	6.4
Food.....	425	656	34.7	28.7
Purchased.....	249	642	20.3	28.1
Received in kind.....	² 176	14	² 14.4	.6
Housing ³	337	695	27.6	30.4
Purchased.....	166	588	13.6	25.7
Received in kind.....	171	107	14.0	4.7
Clothing.....	142	248	11.6	10.9
Purchased.....	126	222	10.3	9.7
Received in kind.....	16	26	1.3	1.2
Automobile.....	95	206	7.8	9.0
Medical care.....	57	106	4.7	4.6
Gifts and contributions.....	33	71	2.7	3.1
Other ⁴	88	246	7.2	10.8
Savings.....	45	58	3.7	2.5

¹ Average size of farm families, 4.3 persons; of city families, 3.4 persons.

² For farm families, home-produced food was valued at farm sale prices. At prices farmers would have paid for this food, its value is estimated at \$352.

³ Includes housing, fuel, light, refrigeration, household operation, furnishings and equipment.

⁴ Includes transportation other than automobile, personal care, recreation, tobacco, reading, formal education, and miscellaneous.

Source: Derived from data in U. S. Bureau of Labor Statistics Bulletin 822, Family Spending and Saving in Wartime, and U. S. Department of Agriculture Miscellaneous Publication No. 520, Rural Family Spending and Saving in Wartime.

Table 11.—Spending for family living by farm families in North Central and Southern regions, 1945

Item	North Central	South- ern	North Central	South- ern	Item	North Central	South- ern	North Central	South- ern
	<i>Dollars</i>	<i>Dollars</i>	<i>Percent</i>	<i>Percent</i>					
Food.....	487	381	34	37	Personal care and recrea- tion—Continued	<i>Dollars</i>	<i>Dollars</i>	<i>Percent</i>	<i>Percent</i>
Housing, household opera- tion and furnishings...	280	157	21	15	Recreation.....	35	17	2	2
Fuel, light, and refrigera- tion.....	109	41	8	4	Tobacco.....	22	24	2	2
Other household opera- tion.....	54	33	4	3	Reading.....	15	7	1	1
Furnishings and equip- ment.....	79	58	6	6	Formal education.....	10	11	1	1
Housing.....	38	25	3	2	Medical care.....	101	70	7	7
Clothing.....	258	224	18	22	Gifts.....	88	40	6	4
Personal care and recrea- tion.....	117	87	8	8	Transportation.....	69	61	5	6
Personal care.....	35	28	2	2	Automobile.....	57	50	4	5
					Other transportation....	12	11	1	1
					Miscellaneous.....	18	13	1	1
					Total expenditures..	1,418	1,033	100	100

Source: Preliminary release, Bureau of Human Nutrition and Home Economics, Survey of Farm Family Living Expenses, 1945. [Mimcographed.]

Table 12.—Farm family spending and income, in regions of high, moderate, and low incomes, 1945

[Borrower families of the Farmers Home Administration Operating Loans Program]

Regions with high average income (Mountain and Pacific ¹)		Regions with moderate average income (North- east, North Central, and Southwest ²)		Regions with low average income (South Atlantic and Southeast ³)	
Net cash in- come ⁴	Family ex- penditures ⁴	Net cash in- come ⁴	Family ex- penditures ⁴	Net cash in- come ⁴	Family ex- penditures ⁴
<i>Dollars</i>	<i>Dollars</i>	<i>Dollars</i>	<i>Dollars</i>	<i>Dollars</i>	<i>Dollars</i>
80	349	96	230	161	189
284	417	268	329	323	243
494	548	466	413	538	305
775	601	752	499	829	389
1, 102	724	1, 023	594	1, 154	463
1, 545	854	1, 526	720	1, 653	572
2, 510	994	2, 443	892	2, 727	615
4, 534	1, 186	4, 273	1, 091	4, 174	664

¹ Arizona, California, Nevada, Utah; Colorado, Montana, Wyoming; Idaho, Oregon, Washington.

² New England; Delaware, Maryland, New Jersey, New York, Pennsylvania; Michigan, Wisconsin, Minnesota; Illinois, Indiana, Iowa, Missouri, Ohio; Kansas, Nebraska, North Dakota, South Dakota; New Mexico, Oklahoma, Texas.

³ Kentucky, North Carolina, Tennessee, Virginia, West Virginia; Alabama, Florida, Georgia, South Carolina; Arkansas, Louisiana, Mississippi.

⁴ Expenditures for family living include life insurance payments. Net cash income and family living expenditures are averages derived from distribution of families grouped by gross family income.

Source: Derived from data of Farmers Home Administration.

Table 13.—Median incomes of city families at different stages in the family life cycle, 1944

Stage in life cycle	Median income	Relative median income ¹
Families with husband and wife and—		
No children; husband under 30 years.....	<i>Dollars</i>	<i>Percent</i>
1 or 2 children under 16 years.....	2, 810	100. 0
3 or 4 children under 16 years.....	3, 360	119. 6
1 or 2 others, at least 1 adult.....	3, 580	127. 4
3 or 4 others, at least 1 adult.....	3, 920	139. 5
No children; husband 60 years and over.....	4, 700	167. 3
	1, 750	62. 3

¹ Income of families with no children, and husband under 30=100.

Source: U. S. Bureau of Labor Statistics Reprint Serial No. R-1824, City-Family Composition in Relation to Income, 1941 and 1944.

Food

Table 14.—Minerals and vitamins available for consumption per capita per day, 1909-47¹

[Index numbers: 1935-39=100]

Year	Calcium	Iron	Vitamin A value	Thiamine (vitamin B ₁)	Ribo- flavin	Niacin	Ascorbic acid (vita- min C)
1909.....	87	112	95	118	97	118	92
1910.....	83	110	93	113	93	114	90
1911.....	82	109	90	114	93	113	83
1912.....	89	109	93	114	97	112	90
1913.....	87	106	90	111	95	111	88
1914.....	84	104	89	108	92	107	88
1915.....	86	104	93	109	93	108	91
1916.....	86	105	91	108	92	107	83
1917.....	89	109	94	106	96	112	86
1918.....	93	111	99	110	100	114	91
1919.....	93	109	99	107	99	109	88
1920.....	93	106	99	106	96	105	94
1921.....	90	101	94	103	94	101	87
1922.....	91	104	99	107	96	105	92
1923.....	90	106	95	112	98	109	95
1924.....	93	107	90	112	99	107	94
1925.....	94	102	88	105	98	106	90
1926.....	96	102	91	104	99	103	90
1927.....	96	104	96	108	99	105	92
1928.....	96	104	94	110	99	106	91
1929.....	98	101	99	108	100	103	97
1930.....	97	101	94	106	98	100	88
1931.....	96	101	98	107	100	103	96
1932.....	96	98	101	105	98	100	95
1933.....	94	98	99	103	97	99	91
1934.....	94	101	100	103	98	105	94
1935.....	97	98	101	95	96	97	100
1936.....	98	100	96	99	99	101	94
1937.....	99	99	100	97	99	99	97
1938.....	101	101	101	101	102	101	103
1939.....	103	104	102	105	103	103	105
1940.....	103	101	101	110	104	106	104
1941 ²	106	108	105	116	105	110	106
1942 ²	111	114	111	127	111	114	110
1943 ²	113	121	114	142	118	124	110
1944 ²	116	134	116	148	133	140	115
1945 ²	120	138	121	145	137	142	121
1946 ² (preliminary).....	124	140	117	151	138	140	122
1947 ² (preliminary).....	119	136	114	144	133	137	115

¹ Quantities of nutrients computed by Bureau of Human Nutrition and Home Economics on the basis of estimates of apparent consumption (retail basis), including estimates of foods supplied by farm and city gardens, prepared by Bureau of Agricultural Economics. No deductions have been made in the nutrient estimates for the loss or waste of food in the home or for destruction or loss of nutrients during the preparation of food.

In 1941-47, the data for iron, thiamine, riboflavin, and niacin include the amounts of these nutrients added to prepared cereals and to white flour (or bread) under the enrichment program.

² Civilian only.

Table 15.—Value of purchased and home-produced¹ food, by family size and income class, farm families, 1941

Money income class (dollars)	2-person family		3-person family		4-person family		Family of 5 and over	
	Purchased	Home-produced	Purchased	Home-produced	Purchased	Home-produced	Purchased	Home-produced
	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars
0-499.....	103	230	159	311	123	333	163	397
500-999.....	212	225	218	293	204	372	245	501
1,000-1,999.....	289	242	294	257	279	333	359	512

¹ Includes food received as gift, pay, or relief.

Source: Unpublished data, Bureau of Human Nutrition and Home Economics, Study of Rural Family Spending and Saving in Wartime.

Table 16.—Quantities of selected foods consumed per person per year in the United States, 1909–47¹

Year	Dairy products, excluding butter, in milk equivalents	Meat, poultry, and fish	Leafy, green, and yellow vegetables	Citrus fruit	Year	Dairy products, excluding butter, in milk equivalents	Meat, poultry, and fish	Leafy, green, and yellow vegetables	Citrus fruit
	<i>Quarts</i>	<i>Pounds</i>	<i>Pounds</i>	<i>Pounds</i>		<i>Quarts</i>	<i>Pounds</i>	<i>Pounds</i>	<i>Pounds</i>
1909.....	169	164	77	15	1929.....	199	138	93	38
1910.....	160	157	74	16	1930.....	199	137	88	30
1911.....	156	161	70	19	1931.....	196	137	93	41
1912.....	175	155	75	17	1932.....	196	138	92	35
1913.....	171	152	72	16	1933.....	195	143	86	38
1914.....	164	148	73	23	1934.....	193	152	94	38
1915.....	169	143	75	22	1935.....	198	128	97	43
1916.....	168	148	73	21	1936.....	203	140	92	44
1917.....	176	144	76	21	1937.....	206	137	98	44
1918.....	188	150	84	16	1938.....	208	136	107	49
1919.....	187	148	76	23	1939.....	212	142	104	61
1920.....	187	144	88	24	1940.....	215	148	103	58
1921.....	184	141	73	29	1941.....	219	152	102	60
1922.....	183	146	80	23	1942.....	230	153	117	59
1923.....	181	154	76	31	1943.....	240	157	115	61
1924.....	188	152	84	32	1944.....	245	166	120	72
1925.....	193	147	82	32	1945.....	254	165	130	70
1926.....	195	146	83	30	1946.....	265	163	129	69
1927.....	194	144	90	31	1947.....	253	168	115	70
1928.....	195	140	85	28					

¹ Based on estimates of food available for consumption at the retail level. Source: Bureau of Agricultural Economics.

Table 17.—Grade of diet and money value of food, purchased and home-produced, Southeast white farm families, income (money and nonmoney) class \$500–\$999, 1936

Grade of diet	Families	Value of food per meal per person							
		Total	Purchased		Home-produced				
					Total		Milk	Eggs, poultry, meat	Vegetables, fruit, other products
	<i>Percent</i>	<i>Cents</i>	<i>Cents</i>	<i>Percent</i>	<i>Cents</i>	<i>Percent</i>	<i>Cents</i>	<i>Cents</i>	<i>Cents</i>
Excellent.....	30	12.8	4.2	33	8.6	67	3.6	1.5	3.5
Good.....	14	10.8	3.5	32	7.3	68	3.0	1.4	2.9
Fair.....	24	9.7	3.5	36	6.2	64	2.7	1.1	2.4
Poor.....	32	7.9	3.8	48	4.1	52	1.2	1.0	1.9

Source: Unpublished data, Bureau of Human Nutrition and Home Economics, Consumer Purchases Study.

Table 18.—Home gardening and preservation of fruits and vegetables, 1945

Families	Farms	Open country not including farms	Cities and towns of less than 50,000	Cities of 50,000 and over
	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>
Having home gardens.....	83	70	55	27
Preserving fruits or vegetables.....	93	83	75	50

Source: Bureau of Agricultural Economics.

Clothing

Table 19.—Clothing expenditures of farm husbands and wives, by income,¹ 1935-36

[Expenditures of husbands in families with \$500-\$999 income=100]

Family member	Total annual family income			
	\$500-\$999	\$1,000-\$1,499	\$1,500-\$1,999	\$2,000-\$2,999
Husbands.....	100	129	143	175
Wives.....	108	141	181	207

¹ Middle Atlantic and North Central husbands and wives in families with an only child under 12 years.

Source: Adapted from U. S. Department of Agriculture, Miscellaneous Publication No. 489, Family Spending and Saving as Related to Age of Wife and Age and Number of Children.

Table 20.—Quantities of clothing purchased per urban woman 16 years of age and over in 1944 compared with 1941, families and single consumers with income (after taxes) at the median¹ in 1941 and 1944

[Quantity purchased in 1941=100]

Item	Relative quantity purchased in 1944
All articles of clothing ²	103
Suits.....	244
Blouses, shirts.....	177
Slacks, overalls, coveralls.....	153
Dresses, wool.....	134
Stockings.....	119
Slips.....	116
Coats, heavy (including fur coats).....	114
Skirts.....	109
Umbrellas.....	102
Underclothing (excluding slips).....	101
Shoes.....	98
Anklets.....	93
Dresses, rayon.....	88
Handbags, purses.....	85
Pajamas, nightgowns.....	84
Jackets, raincoats, light coats.....	78
Hats.....	78
Footwear other than shoes.....	77
Dresses, cotton.....	72
Gloves.....	70
Handkerchiefs.....	43
Other (including sweaters, robes, aprons, sportswear).....	87

¹ Median income was \$1,900 in 1941, and \$2,700 in 1944.

² Each article was given its approximate relative importance by weighting its quantity in 1941 and in 1944 by the average unit price paid for the article at the median income point in 1941.

Source: Adapted from data of the U. S. Bureau of Labor Statistics.

Table 21.—Clothing spending per person, selected farm families and all consumers in United States, 1936-46

Year	Account-keeping farm families in four States		All U. S. consumers	
	Expenditure per capita	Relative spending ¹	Expenditure per capita	Relative spending ¹
	Dollars	Percent	Dollars	Percent
1936.....	33	98	59	94
1937.....	35	106	61	98
1938.....	32	95	60	96
1939.....	32	96	63	101
1940.....	35	103	66	105
1941.....	41	124	78	124
1942.....	51	154	94	151
1943.....	56	167	116	186
1944.....	61	182	127	203
1945.....	62	184	142	227
1946 ²	77	234	155	249

¹ 1937-40=100.

² Iowa not included for 1946.

Source: Derived from data of U. S. Department of Commerce and annual summaries of farm and family accounts submitted to State colleges in Illinois, Iowa, Kansas, and southeast Minnesota.

Table 22.—Clothing expenditures of husbands and wives, classified by number of children in family,¹ 1935-36

[Expenditures of farm husbands in families with one child=100]

Place of residence	Husbands		Wives	
	Families with 1 child	Families with 2 children	Families with 1 child	Families with 2 children
Middle Atlantic and North Central farms.....	Percent 100	Percent 95	Percent 109	Percent 96
North Central small cities.....	134	116	147	113

¹ The data were selected for families with only one or two children, all under 12 years, in order to eliminate the effect of the age of the child and to a lesser extent the ages of the parents upon the expenditures for clothing. For the comparisons made, data were used only for families who received from \$500 to \$1,500 total annual income in 1935-36. The data were handled so that differences in the ages of the children and in income between the farm, village, and urban families did not affect the results.

Source: Adapted from U. S. Department of Agriculture, Miscellaneous Publication No. 489, Family Spending and Saving as Related to Age of Wife and Age and Number of Children.

Table 23.—Clothing expenditures of husbands and wives, by place of residence,¹ 1935-36

[Expenditures of farm husbands=100]

Family member	Middle Atlantic and North Central farms	Middle Atlantic and North Central villages	North Central small cities
Husbands.....	100	134	150
Wives.....	115	153	169

¹ This comparison was restricted to husbands and wives in families whose only child was under 12 years in order to obtain a more homogeneous group. These data have been adjusted so that differences in the age of the child and in income between the farm, village, and small city families do not affect the comparison. Data for the comparisons made are available only for the \$500-\$3,000 income families.

Source: Adapted from U. S. Department of Agriculture, Miscellaneous Publication No. 489, Family Spending and Saving as Related to Age of Wife and Age and Number of Children.

Table 24.—Clothing expenditures of wives, by age,¹ farms and small cities, 1935-36

[Expenditures of farm wives under 40 years=100]

Age of wife	Middle Atlantic and North Central farms	North Central small cities
Under 40 years.....	100	147
40 to 60 years.....	86	102
60 years and over.....	54	71

¹ The data used in these comparisons are for wives in families without children in 1935-36. This group was selected in order to cut down the number of factors affecting the relationships. The data relate only to families with a total annual income between \$500 and \$1,500 and have been adjusted so as to eliminate the effects of differences in income within the range of income selected for the groups studied.

Source: Adapted from U. S. Department of Agriculture, Miscellaneous Publication No. 489, Family Spending and Saving as Related to Age of Wife and Age and Number of Children.

Table 25.—Clothing expenditures of husbands, by age,¹ farms and small cities, 1935-36

[Expenditures of farm husbands under 40 years=100]

Age of husband	Middle Atlantic and North Central farms	North Central small cities
Under 40 years.....	100	127
40 to 60 years.....	88	97
60 years and over.....	68	81

¹ The data in these comparisons are for husbands in families without children in 1935-36. This group was selected in order to cut down the number of factors affecting the relationships. The data relate only to families with a total annual income between \$500 and \$1,500 and have been adjusted so as to eliminate the effects of differences in income within the range of income selected for the groups studied.

Source: Adapted from U. S. Department of Agriculture, Miscellaneous Publication No. 489, Family Spending and Saving as Related to Age of Wife and Age and Number of Children.

Housing

Table 26.—*Farm dwellings with electricity and running water, by region, 1920-45, and by tenure, 1930-45*

Year	U. S. total	Region			Tenure	
		North	South	West	Owners	Nonowners (managers and tenants)
Percentage of farms reporting electricity						
1920.....	7	11	3	15
1930.....	13	20	4	37	19	5
1940.....	33	45	19	59	42	20
1945.....	48	63	30	82	55	34
Percentage of farms reporting running water						
1920.....	10	15	3	26
1930.....	16	24	6	41	22	8
1940.....	18	23	8	47	25	11
1945.....	28	36	15	76	35	14

Source: Census, 1920, 1930, and 1940 and Quarterly Survey of Agriculture, April 1945.

Table 27.—*Urban dwelling units occupied by owners and tenants, and distribution of urban tenant-occupied dwellings, by monthly rent, 1940 and 1945*

Tenure and monthly rent	Estimated number (thousands)		Percent	
	1940	1945	1940	1945
All urban occupied dwelling units.....	20, 597	23, 748	100. 0	100. 0
Owner-occupied.....	7, 715	11, 047	37. 5	46. 5
Tenant-occupied.....	12, 882	12, 701	62. 5	53. 5
All rents.....	12, 882	12, 701	100. 0	100. 0
Rent under \$15.....	2, 807	1, 502	21. 7	11. 9
Rent \$15-\$19.....	1, 813	1, 327	14. 1	10. 4
Rent \$20-\$24.....	1, 787	1, 529	13. 9	12. 0
Rent \$25-\$29.....	1, 675	1, 755	13. 0	13. 8
Rent \$30-\$39.....	2, 402	3, 180	18. 6	25. 0
Rent \$40-\$49.....	1, 262	1, 965	9. 8	15. 5
Rent \$50 or more.....	1, 136	1, 443	8. 8	11. 4

Source: U. S. Bureau of the Census, Housing Special Reports, Series H-46, No. 1.

Table 28.—House furnishings and equipment spending per person, selected farm families ¹ and all consumers in United States, 1936-46

Year	Account-keeping farm families in two States		All U. S. consumers	
	Expenditure per capita	Relative spending ²	Expenditure per capita	Relative spending ²
	Dollars	Percent	Dollars	Percent
1936.....	21	80	28	94
1937.....	28	106	30	101
1938.....	22	85	27	91
1939.....	27	104	30	101
1940.....	28	106	32	107
1941.....	33	128	40	134
1942.....	38	144	38	128
1943.....	27	102	36	121
1944.....	26	101	37	124
1945.....	25	97	43	144
1946.....	57	220	63	211

¹ Account-keeping farm families in Illinois and southeast Minnesota.

² 1937-40=100.

Source: Derived from data of U. S. Department of Commerce and annual summaries of farm and family accounts submitted to State colleges in Illinois and southeast Minnesota.

Medical care

Table 29.—Medical-care spending per person, selected farm families and all consumers in United States, 1936-46

Year	Account-keeping farm families in four States		All U. S. consumers	
	Expenditure per capita	Relative spending ¹	Expenditure per capita	Relative spending ¹
	Dollars	Percent	Dollars	Percent
1936.....	16	86	20	90
1937.....	18	93	21	96
1938.....	18	93	21	96
1939.....	19	102	22	101
1940.....	21	112	24	107
1941.....	22	115	26	118
1942.....	27	142	30	135
1943.....	31	165	33	151
1944.....	33	176	36	165
1945.....	40	209	38	175
1946.....	47	247	41	186

¹ 1937-40=100.

Source: Derived from data of U. S. Department of Commerce and annual summaries of farm and family accounts submitted to State colleges in Illinois, Iowa, Kansas, and southeast Minnesota.

Table 30.—Spending and saving of families grouped by expenditures for medical care, farm families with incomes between \$750 and \$1,000, 1941

Item	Third of families spending least for medical care	Middle third of families in medical care spending	Third of families spending most for medical care
Average income ¹	\$858	\$887	\$866
Average expenditures for medical care.....	11	35	131
Percent of income spent for medical care.....	1.3	4.0	15.1
Expenditure for other items of family living, gifts, and taxes.....	684	754	834
Percent of income spent for other items of family living, gifts and taxes.....	79.7	85.6	96.3
Change in net worth.....	+158	+77	-80
Change in net worth as a percentage of income.....	18.4	8.7	9.2

¹ Expenditures for medical care and other items of family living and savings do not add exactly to income either in dollars or percentages. Gifts and inheritances and the balancing difference (amount of error) in the schedules have been excluded from the computations. In fig. 33, savings or deficit is shown as the residual of income less expenditures for family living rather than as the percentage shown above. The greatest error is 2.2 percent.

Source: Unpublished data, Bureau of Human Nutrition and Home Economics, Study of Rural Family Spending and Saving in Wartime.

Table 31.—Medical-care expenditures, farm families in North Central and Southern regions, 1945

Item	North Central	South-ern
	Dollars 101	Dollars 70
All medical care.....		
Physicians' services.....	46	30
Hospital care.....	17	10
Dental care.....	15	8
Drugs and medical supplies.....	9	14
Eye tests and glasses.....	6	4
Other practitioners' services.....	3	1
All other.....	5	3

Source: Unpublished data, Bureau of Human Nutrition and Home Economics, Survey of Farm Family Living Expenses, 1945.

Table 32.—Doctors and dentists per 100,000 persons, 1942, by percentage of county population on farms

[Number per 100,000 persons in United States=100]

County population group	Doctors	Dentists
	Percent	Percent
All counties.....	100	100
Under 25 percent rural farm.....	125	125
25-49 percent rural farm.....	69	77
50-74 percent rural farm.....	50	47
75-100 percent rural farm.....	36	23

Source: Computed by Bureau of Agricultural Economics from American Medical Directory, American Medical Association, 1942, and Distribution of Dentists in the United States, American Dental Association, 1946.

Table 33.—Proportion of births in hospitals, urban and rural population, by region, 1941-45

Region	Percent of live births									
	Urban					Rural				
	1941	1942	1943	1944	1945	1941	1942	1943	1944	1945
North Atlantic.....	90	91	93	94	96	32	69	74	79	83
New England.....	90	92	94	95	97	43	78	83	87	89
Middle Atlantic.....	90	91	92	94	95	29	66	71	76	80
South.....	70	69	73	77	79	7	25	31	37	42
South Atlantic.....	72	71	75	78	81	8	28	34	40	44
East South Central.....	64	62	66	70	73	3	14	20	25	30
West South Central.....	71	70	74	78	80	9	33	39	46	51
Middle West.....	85	86	90	92	94	20	58	66	74	79
East North Central.....	85	87	90	92	94	17	60	68	75	80
West North Central.....	86	86	89	92	94	24	55	64	72	77
Far West.....	90	92	94	95	96	56	78	83	85	88
Mountain.....	82	83	87	90	91	40	64	70	75	78
Pacific.....	94	94	96	97	97	73	88	91	93	94
United States.....	83	84	87	89	91	17	45	51	57	61

Source: U. S. Bureau of the Census and National Office of Vital Statistics.

United States families

Table 34.—Number of families¹ in United States, farm, rural nonfarm, and urban, 1910-47

Residence	1910	1920	1930	1940	1945	1947
	<i>Thousands</i>	<i>Thousands</i>	<i>Thousands</i>	<i>Thousands</i>	<i>Thousands</i>	<i>Thousands</i>
All families.....	20, 256	24, 352	29, 905	35, 089	37, 450	39, 138
Urban.....	} ² 14, 132	} ² 17, 601	{ 17, 373	20, 735	23, 830	23, 863
Rural nonfarm.....						
Farm.....						
	6, 124	6, 751	6, 605	7, 143	6, 250	6, 681

¹ One-person families are included.

² Separate data for urban and rural nonfarm families in 1910 and 1920 are not available.

Source: U. S. Bureau of the Census.

Table 35.—Percentage of farm operators reporting 100 or more days worked off farm, 1929-44

Region	1929	1934	1939	1944
	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>
United States.....	12	11	16	18
North:				
New England.....	26	25	30	37
Middle Atlantic.....	18	16	22	30
East North Central.....	12	12	17	20
West North Central.....	7	7	9	9
South:				
South Atlantic.....	14	14	18	19
East South Central.....	11	9	13	15
West South Central.....	8	8	13	18
West:				
Mountain.....	14	14	17	20
Pacific.....	21	21	27	33

Source: U. S. Bureau of the Census and Bureau of Agricultural Economics.

Table 36.—Families, by number of children under 18: Urban, rural nonfarm, and farm families with male head aged 35 to 44, wife present, 1940

Type of community	All families	Families with—			
		No children	1 child	2 children	3 or more children
	<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>
Urban.....	4, 070, 080	1, 088, 580	1, 066, 560	992, 820	922, 120
Rural nonfarm.....	1, 429, 680	294, 200	324, 780	327, 080	483, 620
Farm.....	1, 330, 480	191, 460	227, 560	266, 500	644, 960
	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>
Urban.....	100. 0	26. 7	26. 2	24. 4	22. 7
Rural nonfarm.....	100. 0	20. 6	22. 7	22. 9	33. 8
Farm.....	100. 0	14. 4	17. 1	20. 0	48. 5

Source: U. S. Bureau of the Census, Sixteenth Census of the United States, Types of Families, Regions and Cities of 1,000,000 or More, table 2.

Other sources of information

This report brings together facts from many sources. In addition to material prepared by the Bureau of Human Nutrition and Home Economics, use has been made of publications of the Census Bureau and the Bureau of Foreign and Domestic Commerce of the Department of Commerce, of the Bureau of Labor Statistics of the Department of Labor, and of the Bureau of Agricultural Economics, the Farmers Home Administration, and the State agricultural colleges.

Some publications of special interest are listed below. Those with a price attached are obtainable only by purchase from the Superintendent of Documents, Government Printing Office, Washington 25, D. C. Send check, money order, or cash, not stamps. The others are free on request, from the United States Department of Agriculture.

Family spending and saving as related to age of wife and age and number of children. U. S. Dept. Agr. Misc. Pub. 489, 126 pp., illus. 1942.

Rural family spending and saving in wartime. U. S. Dept. Agr. Misc. Pub. 520, 163 pp. 1943. 20 cents.

Family spending and saving in wartime. U. S. Dept. Labor. Bul. 822, 218 pp. 1945. 35 cents.

Family income and expenditures. Part 2, family expenditures. Urban and village series. U. S. Dept. Agr. Misc. Pub. 396, 410 pp., illus. 1940. 40 cents.

Family income and expenditures. Part 2, family expenditures. Farm series. U. S. Dept. Agr. Misc. Pub. 465, 366 pp., illus. 1941. 35 cents.

Are we well fed? U. S. Dept. Agr. Misc. Pub. 430, 28 pp., illus. 1941. 15 cents.

Nutritive value of the per capita food supply, 1909-45. U. S. Dept. Agr. Misc. Pub. 616, 36 pp., illus. 1947.

For bulletins on family food planning, food preparation, selection and use of textiles and household equipment, and farm housing, write to your State agricultural college and extension service, and to the United States Department of Agriculture, Washington 25, D. C.

